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TO THE

SESSIONAL PAPERS

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A

A, B and C Batteries, and Cavalry and Infantry Schools..... 81*b*
Abolition of duty on grain, flour and coal.. 42
Accidents on the C.P.R..... 109*b*, 109*c*
Accidents on the G.T.R..... 109*b*, 109*c*
Agreement between Andrew Allan and the Postmaster-General..... 55*e*
Agriculture, Annual Report..... 8
Aid to Railways..... 159
Alberta and Athabaska Railway..... 97*b*
Algoma, Customs collection in..... 124
Allan Steamship Co., Claim of Government against..... 102
Allowances to Canadian manufacturers of goods required by C.P.R..... 25*q*
Amounts collected in western part of Ontario..... 53*f*
Amounts due to the Supervisor of Cullers at Quebec..... 147
Animal charcoal..... 105*a*
Annual Return, C.P.R..... 25*b*
Antwerp International Exhibition..... 38*a*
Applications by Local Governments for advances on debt account..... 34*a*
Apportionment of sea lots for lobster traps.... 70
Archives, Report on Historical..... 8
Articles of Agreement of Messrs. Onderdonk and Bacon for work on C.P.R..... 25
Auditor-General, Annual Report..... 5
Australian and Tasmanian Colonies..... 39

B

Bacon, John Philip, Agreement for work on the C.P.R..... 25
Bank of Upper Canada, Memorandum respecting estate of..... 17*a*
Bankruptcy, Message in relation to..... 43
Banks, Shareholders of..... 17
Baptisms, Marriages and Burials..... 104

B

Batteries A, B and C, and Cavalry and Infantry Schools..... 81*b*
Belgium and England, Tariff existing between..... 38*a*
Bird Island Light, Victoria, N.S..... 107*b*
Board of Examiners for Civil Service, Report of the..... 46*a*
Bolduc, Capt. Ludger, Resignation of..... 48
Bonds and securities..... 62
Bonuses granted to railways.....44, 44*a*, 44*b*, 44*c*
Boulton, Claim of Staff Commander..... 115
Boundaries of Ontario, Disputed..... 123*b*
Boundary line between British Columbia and Alaska..... 123
Bounty on fish caught in Bras D'or Lakes... 101*c*
Bounty on manufactures of iron..... 83
Bradley, W. Ingles, Amount paid..... 157
Branch lines, C.P.R., Expenditure upon..... 25*ss*
Brandon to Moose Jaw, C.P.R..... 25*oo*
Bras St. Nicholas, Deepening of..... 95
Breach of Sawdust Law in Nova Scotia..... 125
Breakwater at Parsboro' Lighthouse Station 71*b*
Breakwater at Salmon Point..... 71*c*
Breakwater at Tracadie, N.S..... 71
Breakwaters at New Harbor and Indian Harbor..... 71*a*
Bridges and trestles on C.P.R..... 25*qq*
British Canadian Loan and Investment Company..... 92
British Columbia, Civil Service in..... 46*b*
British Columbia Dry Dock..... 28
British Columbia, Eastern boundary of..... 123*a*
British Columbia, Indian Reserve Lands in. 118*a*
British Columbia, Indian schools in..... 158
British Columbia railway lands..... 53*m*
British Columbia, Report in reference to C.P.R. in..... 25*n*, 25*z*
British Columbia Penitentiary..... 15*a*
British Columbia, Public Reserves of..... 161

B

British Columbia, Timber licenses in..... 52*g*
British Mail Service..... 55*f*
British Medical Act..... 63
Burlington Bay Canal..... 114
Burpee, Stephen G., Complaints against..... 58

C

Calgary and Rocky Mountains, Cost of C.P.R. between..... 25*rr*
Callander and Port Arthur, Cost of C.P.R. between..... 25*rr*
Callander and Port Arthur, C.P.R..... 25*mm*
Canada Agricultural Insurance Co..... 14*b*
Canada Central Railway..... 25*ii*
Canada North-West Land Co., Stock invested in by C.P.R.....25*rr*, 25*uu*
Canada Southern Railway..... 55*g*
Canada Temperance Act..... 85 to 85*k*
Medical certificates in Nova Scotia..... 85
Supreme Court case..... 85*a*
Votings under the Act..... 85*b*
Quebec License Act..... 85*c*
Revenue derived from liquor 85*d*, 85*g*
Certificates in County of Halton 85*h*
Liquor License Act of 1883.....85*i*, 85*j*
Prohibitory Liquor Law of North-West Territories..... 85*k*
Canadian Agent at Paris..... 150
Canadian Pacific Railway ..... 25 to 25*uu*
Agreements with Messrs. Onderdonk and Bacon..... 25
Credit Valley Railway certificate—land grant bonds—credit with Bank of Montreal—construction of Section 9..... 25*a*
Annual Return 25*b*
Fiscal Returns..... 25*c*
Grades and curves..... 25*d*
Lands located and set apart..... 25*e*, 25*jj*
St. Martin's Junction to Harbor of Quebec—North Shore Railway..... 25*f*, 25*kk*
Separate report of Judge Clarke—Section B..... 25*g*
Validity of award, section B..... 25*h*, 25*p*
Port Arthur and Winnipeg 25*i*
Plans, profiles, progress estimates, fares, &c..... 25*j*
Stock sold 25*k*
Montreal to Atlantic Ocean..... 25*l*
Port Moody to English Bay..... 25*m*
British Columbia section..... 25*n*
Claim of contractors, Section B..... 25*o*
Allowances to Canadian manufacturers... 25*q*
Shareholders 25*r*
Re-measuring work, Section B..... 25*s*
Number of trains..... 25*t*
Amounts due for construction..... 25*u*
Port Arthur to Callander..... 25*v*

C

Canadian Pacific Railway—*Continued.*
Land grant bonds..... 25*w*
Wharf and freight shed at Port Moody.... 25*x*
Work done near Lytton..... 25*y*
Work done near Maple Ridge..... 25*z*
Rolling stock in Eastern Section, Western Division 25*aa*, 25*ee*
Profile of line from Winnipeg to summit of Rocky Mountains..... 25*bb*
Letter and statements from President..... 25*cc*
Government employés..... 25*dd*
Estimated cost of Eastern Section, west of Callander 25*ff*
Survey to Atlantic ports..... 25*gg*
Connecting Ontario railway system 25*hh*
Canada Central Railway 25*ii*
Earnings 25*ll*
Callander to Port Arthur, Selkirk and Kamloops 25*mm*
Winnipeg to 615 miles west..... 25*nn*
Brandon to Moose Jaw, Moose Jaw to Calgary, Winnipeg to Brandon..... 25*oo*
Grants or indemnity to Quebec..... 25*pp*
Bridges and trestles..... 25*qq*
Canada North-West Land Co.—North American Contracting Co.—grades and curves—Ontario and Quebec Railway Co.—Callander and Port Arthur—Calgary and Rocky Mountains—Selkirk and Kamloops..... 25*rr*, 25*uu*
Expenditure upon branch lines..... 25*ss*
Immigration to Manitoba and North-West 25*tt*
Canal from Gravenhurst Bay to the Severn River..... 88
Cape Traverse Branch of P.E.I. Railway...99, 99*a*
Capital Account, Sums expended on..... 49
Caron, Clovis, Report of and charges against.....101*f*, 101*g*
Casualties on the C.P.R.....109*b*, 109*c*
Casualties on the G.T.R.....109*b*, 109*c*
Casualties to trains on the Intercolonial Railway..... 76*b*
Cavalry and Infantry School..... 81*b*
Census.....40, 40*a*
Certificates for liquor issued in County of Halton..... 85*e*
Cherrier, George E., Dismissal of..... 155
Chinese Commission, Expenses incurred by 54*c*
Chinese Immigration, Report of Royal Commission on..... 54*a*
Church Point and Trout Cove Piers..... 66
Civil Service, Appointments and promotions in the..... 46
Civil Service, British Columbia..... 46*b*
Civil Service, Report of Board of Examiners 46*a*
Claim by contractors of Sec. B, C.P.R.....25*g*, 25*o*

C

Claim of Government against Allan S.S. Co., for services rendered by steamer "Newfield" 102
Claim of J. B. Plante on Intercolonial Railway 76*f*
Claim of John D. Robertson 76*j*
Claim of Staff Commander Boulton 115
Claims of Manitoba, Provisional settlement of the 61
Claims for land, Prince Albert District 116*c*, 116*d*
Clarke, G. M. K., Sums paid to 122
Clarke, Judge, Separate report of, on claims of damages by contractors on Section B, C.P.R. 25*g*
Clerks of Works 145
Clover Point, B.C., to Dungeness, W. T., Telegraph cable from 143
Coal ..... 105 to 105*d*
Public Buildings, Ottawa 105
Animal charcoal 105*a*
Fog-whistles and lighthouses, N.S. 105*b*
Entered free for exportation 105*c*
Spring Hill coal mines 105*d*
Coal for exportation 105*c*
Coal for use in Public Buildings, Ottawa 105
Coal from Spring Hill Coal Mines 105*d*
Coal lands, Sale of 53*c*
Coal, Supplying fog-whistles and lighthouses with 105*b*
Colonization companies, Lands allotted to 53*l*, 53*g*
Collins, J. E., Sums paid to 119
Commissioner North-West Mounted Police, Annual Report 153*a*
Commissioners, Chinese difficulty 54*b*, 54*c*
Commissioners, Dominion Police 18
Commission, Intercolonial Railway 76*h*
Commission on claims in the North-West 116, 116*a*, 116*b*
Commutation of sentence passed on murderer of Mrs. Yeomans 100
Constitutionality of Canada Temperance Act, Correspondence as to 85*h*
Consignment of school books 146, 146*a*, 146*b*
Consolidated Statutes, Report of Commissioners 21
Consolidated Fund, Receipts and Expenditure 26
Constitution of the North-West Council 31
Construction of public offices at St. Thomas. 65
Conveyance of mails 55*e*
Cost of working the Intercolonial Railway from 1874 to 1884 ..... 76*c*
Cost of old and new works 141
Credit of Government of Canada, Money deposited to 27

C

Credit Valley Railway Certificate, C.P.R. 25*a*
Credit with Bank of Montreal, C.P.R. 25*a*
Customs collections in Algoma 124

D

Debt of North American Contracting Co. to C.P.R. 25*rr*, 25*uu*
De Chêne, Capt. Alphonse Miville, Enquiry respecting 103
Deepening of Bras St. Nicholas 95
Delays in transmitting newspapers and periodicals 36
Depositors in Savings Banks 154
Digby Pier, Wharfage collected at 106*a*
Disallowance of Provincial Acts 29
Dispute between Deputy Minister Tilton and Staff Commander Boulton 115
Disputed boundaries of Ontario 123*b*
Distribution of statutes 24
Dominion Police Commissioners 18
Dominion subsidy to Provinces 34*b*
Double track on Grand Trunk Railway 109
Drawback on goods manufactured for export 75*a*
Drawback on shipbuilding materials 75
Dredges, tugs and dumping scows built in United States 69
Drill shed, Quebec, Construction of 113
Dry dock, British Columbia 28
Dummy lighthouse, Fog-horn on 127*b*
Dundas and Waterloo macadamized road, Sale of 93
Durham and Walkerton mail service 55
Duties imposed in old Province of Canada. 42*b*
Duties on imported goods, Imperial Act respecting 42*c*
Duty, Abolition of, on grain, flour and coal. 42
Duty collected on wheat, flour, &c., in N.S. 42*a*

E

Earnings of the C.P.R. 25*ll*
Earnings of the Intercolonial Railway 76*k*
Eastern boundary of British Columbia 123*a*
Eastern Extension Railway 98
Eastern Section, west of Callander, C.P.R., Estimated cost of 25*ff*
Elections since 1878 ..... 94, 94*a*
Emerson, Demands and claims made by town of 144
Estimates, 1885-86 1
Eugène Gosselin *versus* The Queen 120
Examination of masters and mates 129
Exchequer Court of Canada 77*b*
Expenses incurred by Chinese Commission 54*c*
Expenses, Unforeseen 20
Exportation of coal 105*c*
Exports and imports 60
Exports from Hudson and James Bays 132

E

Extension of railway from St. Martin's Junction to Harbor of Quebec..... 25*f*
Extradition.....130, 130*a*

F

Fabre, Hector, Canadian Agent at Paris..... 150
Factories, Number of operatives employed in 37*b*
Firewood, Settlers' 52*d*
Fire and Inland Marine Insurance Companies..... 14*a*
Fiscal Returns, C.P.R..... 25*c*
Fisheries .....101 to 101*h*
Miramichi and branches..... 101
Fishery question 101*a*
Porpoise fishery..... 101*b*
Bras d'Or Lakes..... 101*c*
Non-tidal waters in New Brunswick..... 101*d*
Report of Jules Gauvreau 101*e*
Enquiry against Clovis Caron..... 101*f*
Report of Clovis Caron..... 101*g*
Removal of J. E. Starr..... 101*h*
Treaty of Washington..... 101*i*
Fish taken in Miramichi River..... 101
Fisheries and Marine, Annual Report..... 9
Fisheries of Canada, Preliminary Report. 9*a*
Fisheries, First Annual Report of the Department of..... 9*b*
Fish-Breeding, Report on the..... 9*c*
Fish caught in Bras d'Or Lakes, Bounty on. 101*c*
Fish Creek, Plan and views of engagement at..... 116*i*
Fishery question 101*a*
Fog-horns, Tenders for 127, 127*a*
Fog-horn on Dummy lighthouse..... 127*b*
Foot and carriage bridge near Fredericton 139, 139*a*
Foreshore rights of the Dominion..... 161
Forestry Commission 131, 131*a*
Fort William reserve, Licenses to cut timber on the 50*b* (1884)
France and Canada, Steamships between ... 30*c*
Free passes over Intercolonial Railway. 76 *m*, 76*n*
Freight rates over the Intercolonial Railway..... 76*e*

G

Gaboury, J. E., Charges against..... 56
Gauvreau, Jules, Report of..... 101*e*
Gazette Publishing Co., Montreal, Sums paid to the..... 23
Geological Report for 1882-83 and 1884..... 90
Goodwin, George, Contracts with..... 96*b*
Gosselin, Eugène, *versus* The Queen..... 120
Government employés, C.P.R..... 25*dd*
Government officials in the North-West Territories..... 126

G

Government properties in County of Richelieu..... 53*b*
Governor General's Warrants..... 19
Grades and curves on C.P.R.....25*d*, 25*rr*, 25*uu*
Grand Trunk Railway.....109 to 109*d*
Double track..... 109
Stockholders..... 109*a*
Casualties.....109*b*, 109*c*
Returns under Act of 1879..... 109*d*
Grant of Dominion lands to various railways.....97*b*, 97*c*
Grants of money to Province of Quebec..... 25*pp*
Gratuities and pensions to Active Militia, 1885..... 81*f*
Gravenhurst Bay to Severn River, Canal from..... 88
Gravenhurst, Railway connecting C.P.R. at 25*hh*
Grazing land lessees..... 53*j*
Great American and European Short Line Railway Co..... 137*b*
Great Village River, Improvements of..... 112
Gregory, J. U., Reports in relation to porpoise fishery..... 101*b*
Gregory, J. U., Report of enquiry made by. 101*f*
Grey, Memorial from County Council of..... 44
Grist and sawmill, Calgary, Disposal of..... 51

H

Half-breed claims.....116*e*, 116*f*, 116*g*
Halifax Steam Navigation Co..... 30*f*
Halton, Certificates for liquor issued in County of..... 85*e*
Halton County, Indian lands unsold in..... 53*d*
Harbor of refuge at Port Rowan..... 64*a*
Harbors of refuge at Port Stanley and Port Burwell.....64, 64*b*
Hardware purchased at Halifax 156
Health officers in New Brunswick, Instructions to..... 142
Heating of public buildings..... 72
High Commissioner, Payments in respect to office of.....38, 38*c*
High Commissioner, Position or salary of the 38*b*
Historical Archives, Report on..... 8
Holland, G. and A., Payments to..... 68
Hughes, D. J., Charges against..... 84
Hudson Bay, Exports from..... 132

I

Immigration Office, Quebec..... 54
Immigration to Manitoba and North-West.. 25*tt*
Imperial Act respecting duties on imported goods 42*c*
Imports and exports of wheat, flour, &c....45, 45*a*
Improvement of North Saskatchewan River 138

I

Improvements of entrance into McIsaac's Pond, Inverness, N.S., ... 67
Improvements of Great Village River..... 112
Indian Affairs, Annual Report..... 3
Indian half-breed schools..... 158*a*
Indian Harbor breakwater..... 71*a*
Indian lands unsold in County of Halton... 53*d*
Indian lands unsold in County of Peel..... 53*a*
Indian reserve at Fort William, Making road on..... 118
Indian reserve lands in British Columbia.... 118*a*
Indian schools in British Columbia..... 158
Indian supplies in the North-West..... 100*a*
Inland Revenue, Annual Report..... 4
Intercolonial Railway.....76 to 76*n*
Pullman cars..... 76
Appointment of L. K. Jones..... 76*a*
Casualties to trains..... 76*b*
Cost of working..... 76*c*
Revenue and working expenses..... 76*d*
Through rates of freight..... 76*e*
Claim of J. B. Plante..... 76*f*
Rolling stock purchased..... 76*g*
Commission on claims..... 76*h*
Interruption of traffic..... 76*i*
Claim of John D. Robertson..... 76*j*
Freight earnings..... 76*k*
Wire fences..... 76*l*
Free passes..... 76*m*
Reduced-fare tickets..... 76*n*
Interior, Annual Report..... 13
International Exhibition at Antwerp..... 38*a*
Injuries to parties in the Mounted Police, Money paid for..... 153
Inland fisheries, Rights of Provincial Governments to control the..... 77
Inspectors or clerks of works..... 145
Instructions to health officers in New Brunswick..... 142
Insurance, Report of Superintendent of..... 14
Fire and Inland Marine Insurance Companies..... 14*a*
Canada Agricultural Insurance Co..... 14*b*
Interruption of traffic between St. Jonn and Portland..... 76*i*
Iron, Bounty on manufactures of..... 83
Islands leased in St. Lawrence River..... 87

J

Jack Head River timber limits..... 52
James Bay, Exports from..... 132
Joint Commission for surveying boundary line between British Columbia and Alaska..... 123
Jones, L. K., Appointment of, as secretary to the Intercolonial Railway Commission..... 76*a*

J

Judge Clark, Separate report of, on claims for damages of contractors for Section B, C.P.R..... 25*g*
Judgments rendered by Supreme Court..... 77*c*
Justice, Annual Report of Minister of..... 15

K

Kamloops to Spencer's Bridge, Mails from.... 55*a*

L

Lake of the Woods timber limits..... 52
Lake Temiscamingue, Works on..... 140
Land allotted to colonization companies..53*l*, 53*g*
Land claims in the Prince Albert District.....116*c*, 116*d*
Land grant bonds, C.P.R.....25*a*, 25*w*
Lands.....53 to 53*m*
County of Richelieu.....53, 53*b*
County of Peel..... 53*a*
Coal lands..... 53*c*
County of Halton..... 53*d*
New Brunswick..... 53*e*
Western part of Ontario..... 53*f*
Colonization and railway companies..... 53*g*
Agricultural, timber, mineral, &c..... 53*h*
Manitoba and North-West..... 53*i*
Grazing land lessees..... 53*j*
S.E. ¼ section 2, township 10, range 19, W 53*k*
Colonization companies..... 53*l*
Railway lands, British Columbia..... 53*m*
Lands, Agricultural, &c., Sale or management of..... 53*h*
Lands, Grants of, to railway companies in the North-West..... 53*i*
Lands in County of Richelieu, Disposal of.. 53
Lease of Northern and Pacific Junction Railway Co..... 111
Leasing of Tête du Pont Barracks..... 79
Leases or licenses to fish in non-tidal waters of New Brunswick..... 101*d*
Letter and statements from President of C.P.R..... 25*cc*
Letter box fronts, Tenders for.....127, 127*a*
Letter postage, Reduction on..... 35
Library of Parliament, Annual Report..... 16
License Act, Quebec..... 85*c*
Licenses to cut timber.....52*a*, 52*b*, 52*c*
Licenses to cut timber on the Fort William Reserve.....50*b* (1884)
Life Association of Canada, Annual Report 91
Life Saving Service, Port Rowan..... 128
Lighthouse at Quaco..... 107*a*
Lighthouses known as "Range Lights"..... 107
"Lion," Seizure of schooner..... 117
Lightship at Lower Traverse, Supplying wood to..... 80
Liquor License Act of 1883.....85*i*, 85*j*

L

Liquor, Medical certificates for sale of, in Nova Scotia 85
Loan, Prospectus of, recently issued in London 41*b*
Loan, Sums advanced by way of 41
Loans, Names of newspapers which advertised 41*a*
Local Governments, Applications of, for advances on Debt Account 34*a*
Local Governments in North-West Territories, Establishment of 160
Local Governments, Subsidies to 34
Location of, and lands set apart for, C.P.R. 25*e*, 25*jj*
Lotbinière County mail service 55*d*
Lytton, B.C., Work on C.P.R., near 25*y*

M

Mails ..... 55 to 55*g*
Durham and Walkerton 55
Kamloops to Spencer's Bridge, B.C 55*a*
St. Stephen, Woodstock and St. George, N.B. 55*b*
Port Townsend, W.T., and Victoria, B.C. 55*c*
County of Lotbinière 55*d*
Agreement with Andrew Allan 55*e*
Ocean mail service 55*f*
Canada Southern Railway 55*g*
Making road on Indian reserve at Fort William 118
Manitoba, Provisional settlement of claims of 61
Manitoba and North-Western Railway Co. 97*b*, 97*c*, 97*d*
Manitoba South-Western Railway Co.... 97*b*, 97*c*
Manufacturing industries, Reports relating to 37, 37*a*
Marine and Fisheries, Annual Report 9
Market Battery, Kingston, Leasing of 108
Martin, Joseph Adhemar, Money received by 33
Martin, John, Continuation of pension to widow of the late 82
Masters and mates, Examination of 129
Maple Ridge, Work on the C.P.R. at 25*z*
Medical certificates under Canada Temperance Act 85
Memorandum respecting estate of Bank of Upper Canada 17*a*
Meredith, Hon. Judge, Resignation of 50
Meteghan River Pier, Wharfage collected at 106*a*
Metlakatla, Trouble among Indians at 100
Middleton, Official report of Major-General. 116*h*
Militia ..... 81 to 81*f*
Militiamen of 1812 81
Charges against Lieut.-Col. O'Malley 81*a*
A, B and C Batteries, and Cavalry and Infantry Schools 81*b*

M

Militia—*Continued.*
Students, Royal Military College 81*c*
Rifle Associations 81*d*
Students, Royal Military College 81*e*
Gratuities and pensions, 1885 ..... 81*f*
Militia, Annual Report 7
Militia pensions 81
Miramichi River, Fish taken in 101
Money deposited to credit of Government of Canada 27
Money paid to Ontario Government 22
Money paid to A. F. Wood and J. A. Wilkinson 78
Montreal to Atlantic Ocean, Proposed lines from 25*l*
Montreal to St. John and Halifax, Short line railway from 136
Moose Jaw to Calgary 25*oo*
Morgan, H. J., Money paid to 89, 89*a*
Morgan, J. H., Forestry Commissioner. 131, 131*a*
Mounted Police, Annual Report of Comissioner 153*a*
Mounted Police, Compensation to parties injured in 153
Murray Canal, Construction of 133

Mc

McIsaac's Pond, Inverness, N.S., Improvements of entrance into 67

N

Negotiations between Canada and British Columbia 28
Nelson & Sons, consignment of school books 146, 146*e*
"Neptune," Supplies furnished the steamer 30*e*
New Brunswick, Properties owned for military purposes in 53*e*
"Newfield," Claim of Government for services of steamer 102
New Harbor and Indian Harbor breakwaters 71*a*
Newspapers and periodicals, Delays in transmitting 36
Newspapers in which loans were advertised. 41*a*
Newspapers, Sums paid to, from 1874 to 1883 23
Non-payment of amounts due by C.P.R. 25*u*
Non-tidal waters of New Brunswick, Licenses to fish on 101*d*
North American Contracting Co., Debt of, to C.P.R. 25*rr*, 25*uu*
Northern and Pacific Junction Railway, Lease of 111
Northern and Western Railway, N.B. 151
North Saskatchewan River, Improvement of 138
North Shore Railway 25*f*, 25*pp*
North-Western Coal and Navigation Co. 97*c*
North-West Central Railway Co 97*c*

N

North-West Commission on claims, &c.....116, 116a, 116b
North-West Council, Constitution of..... 31
North-West Territories.....116 to 116i
Commission *in re* extinguishment of Indian title..... 116
Commission *in re* enumeration of half-breeds..... 116a
Commission to adjudicate upon claims..... 116b
Claims in Prince Albert District.....116c, 116d
Half-breed claims.....116e, 116f, 116g
Official Report of Major-Gen. Middleton.... 116h
Plan and views of engagement at Fish Creek..... 116i
North-West Territories, Establishment of Local Governments in the..... 160
North-West Territories, Prohibitory liquor law of..... 85k
North-West Territories, Representation in Parliament of the..... 160
Nova Scotia, Medical certificates for sale of liquor in..... 85
Nova Scotia railways, Subsidies to..... 97
Number of operatives employed in factories. 37b

O

Ocean mail service..... 55f
Official report from Major-General Middleton..... 116h
O'Malley, Lieut.-Col., Charges against..... 81a
Onderdonk, Andrew, Agreement for work on the C.P.R..... 25
Ontario and Quebec Railway Co., Bonds guaranteed by C.P.R..... 25rr
Ontario Government, Moneys paid to..... 32
Ontario railway system connected to C.P.R. 25hh
Ottawa and St. Lawrence Railway..... 25ii
Ottawa properties and rooms leased by Government..... 110
Oxford and New Glasgow, Projected railway between.....137, 137a

P

Parrsboro' lighthouse station breakwater... 71b
Passenger, freight and mixed trains on C.P.R..... 25t
Payment of moneys, C.P.R..... 25c
Payments in respect to office of High Commissioner.....38, 38c
Peel County, Indian lands unsold in..... 53a
Penitentiaries, Annual Report..... 15
Penitentiary of British Columbia..... 15a
Pension of late John Martin continued to widow..... 82
Pensions to active militia, 1885..... 81f
Pension to militiamen of 1812..... 81

P

Piers at Church Point and Trout Cove..... 66
Plans and profiles, C.P.R..... 25j
Plans and views of engagement at Fish Creek..... 116i
Plante, J. B., Claim of, on Intercolonial Railway..... 76f
Point aux Trembles wharf..... 106
Porpoise fishery, Reports in relation to..... 101b
Portage, Westbourne and North-Western Railway Co..... 97c
Port Arthur and Winnipeg, Particulars in reference to construction of C.P.R. between..... 25i
Port Arthur to Callander, C.P.R., Profile line from..... 25v
Port Burwell harbor of refuge.....64, 64b
Port Credit Harbor Co..... 64c
Port Moody, B.C., Wharf and freight shed at. 25x
Port Moody to English Bay or Coal Harbor, Proposed route of C.P.R. from..... 25m
Port of entry at Ridgetown, Making a..... 121
Port Rowan harbor of refuge..... 64a
Port Rowan, Life-saving service at..... 128
Port Stanley harbor of refuge.....64, 64b
Port Townsend and Victoria mail service... 55c
Position or salary of the High Commissioner..... 38b
Postal revenue at Victoria, B.C..... 57a
Postmaster-General, Annual Report..... 6
Post office, St. Stephen, N.B., Receipts for 1884 at..... 57
Potatoes and other roots, Weighing and measuring of..... 74
Presqu'Isle Harbor, Character of..... 133
Preliminary report on the Fisheries of Canada for 1884..... 9a
Prince Albert District, Claims for land in the.....116c, 116d
Printing and Publishing Companies, Sums paid to..... 23a
Profile line from Port Arthur to Callander, C.P.R..... 25v
Profile line from Winnipeg to summit of Rocky Mountains, C.P.R..... 25bb
Prohibitory liquor law of North-West Territories..... 85k
Projected railway between Oxford and New Glasgow, N.S..... 137
Properties or rooms in Ottawa leased by Government..... 110
Properties owned for military purposes in N B..... 53e
Provincial Acts, Disallowance of..... 29
Provisional settlement of claims of Manitoba 61
Public Accounts, Annual Report..... 1
Public Buildings, Cost of heating..... 72
Public reserves of British Columbia..... 161

P

Public Works, Annual Report..... 10
Pullman cars running over Intercolonial Railway..... 76

Q

Quaco lighthouse..... 107*a*
Quarantine regulations relating to New Brunswick..... 142
Qu'Appelle, Long Lake and Saskatchewan Railway and Steamboat Co..... 97*b*, 97*c*
Qu'Appelle and Wood Mountain Railway Co. 97*c*
Quebec, Dominion subsidy to Province of... 34*b*
Quebec drill shed, Construction of..... 113
Quebec immigration office 54
Quebec License Act 85*c*

R

Railway companies in the North-West, Grants of lands to..... 53*i*
Railway lands, British Columbia..... 53*m*
Railway statistics of Canada 11*a*
Railway tolls..... 86
Railways, Aid to..... 159
Railways and Canals, Annual Report..... 11
Railways other than C.P.R., Subsidies to... 97*a*
Range Lights lighthouses..... 107
Receipts and expenditure chargeable to Consolidated Fund..... 26
Record in the matter of Gosselin *vs.* The Queen..... 120
Red River, Tug-barges, dredges and machinery used on the..... 69*a*
Reduction on letter postage 35
Registrars in the North-West Territories..... 126
Re-measuring work on Section B, C.P.R..... 25*s*
Rental of rivers and streams..... 149
Report of Commissioners appointed to consolidate statutes of Canada 21
Report of engineers appointed to re-measure and re-classify work on Section B, C.P.R. 25*s*
Report of Government engineers on proposed C.P.R. line from Montreal to the Atlantic Ocean..... 25*l*
Report of Mr. Van Horne with reference to C.P.R. in British Columbia..... 25*n*
Reports of Messrs. Perley and Guerin..... 140
Reports relating to manufacturing industries..... 37, 37*a*
Representation in Parliament of North-West Territories..... 160
Resignation of the Hon. Judge Meredith..... 50
Return tickets on railways..... 134
Revenue and working expenses of the Intercolonial Railway 76*d*

R

Revenue derived from importation and manufacture of liquor 85*d*, 85*g*
Richelieu County, Disposal of lands in..... 53
Richelieu County, Government properties in..... 53*b*
Rideau Canal, Reports of engineers..... 47
Rideau Canal, Extension of..... 47*a*
Ridgetown, Making a port of entry at..... 121
Rifle Associations in the Dominion 81*d*
Robertson, John D., Claim of 76*j*
Rogers' patented fish-ladder..... 125*a*
Rolling stock, Eastern Section, Western Division, C.P.R..... 25*aa*, 25*ee*
Rolling stock, Intercolonial Railway 76*g*
Royal Commission on Chinese Immigration, Report of..... 54*a*
Royal Military College, Kingston..... 81*c*, 81*e*

S

Sale of coal lands..... 53*c*
Sale of Dundas and Waterloo macadamized road..... 93
Sale or management of lands..... 53*h*
Salmon Point breakwater..... 71*c*
Sawdust law, Breach of, in Nova Scotia 125
School books, Seizure of.....146 to 146*e*
Schools for Indian half-breeds 158*a*
Schooner "Lion," Seizure of..... 117
Sea lots, Apportionment of, for lobster traps 70
Secretary of State, Annual Report..... 12
Section B, C.P.R.....25*g*, 25*h*, 25*o*, 25*p*, 25*s*
Section 9, Construction of, C.P.R..... 25*a*
Selkirk and Kamloops, C.P.R.....25*mm*, 25*rr*
Settlers' fuel..... 52*d*
S.E. ¼ section 2, township 10, range 19, W.. 53*k*
Seizures at ports of entry.....73, 73*a*, 73*b*, 73*c*
Shareholders in C.P.R..... 25*r*
Shareholders of banks..... 17
Sheriffs and registrars in the North-West Territories..... 126
Shipbuilding materials, Drawback on..... 75
Short Line Railway.....136, 136*a*
Simcoe, Memorial from County Council of.. 44*b*
"Sir James Douglas," Steamer...30, 30*a*, 30*b*, 30*d*
Small savings, System to encourage..... 135
Smith, Vernon, Report of survey by..... 25*gg*
Spring Hill coal mines, Coal from..... 105*d*
Staff Commander Boulton, Claim of..... 115
Starr, J. E., Removal of..... 101*h*
Statutes, Distribution of..... 24
Statutes of Canada, Report of commissioners appointed to consolidate..... 21
Steamer "Newfield," Claim of Government against Allan S.S. Co. for services rendered by..... 102
Steamships between France and Canada..... 30*c*
St. Lawrence and Ottawa Railway..... 25*ii*

S

St. Lawrence canals, Particulars concerning the 141
St. Martin's Junction to the Harbor of Quebec, Extension of C.P.R. from 25*f*, 25*kk*
St. Stephen, N.B., post office, Receipts for 1884 at 57
St. Thomas, Construction of public offices at 65
St. John and Portland, Interruption of traffic between 76*i*
St. John River, Foot and carriage bridge over the 139, 139*a*
Stockholders in Grand Trunk Railway Co.. 109*a*
Stock sold, C.P.R. 25*k*
Students at Royal Military College, Kingston 81*c*, 81*e*
Subsidies to Local Governments 34
Subsidies to railways in Nova Scotia 97
Subsidies to railways other than C.P.R. 97*a*
Subsidy to Provinces 34*b*
Sugars from Jamaica 59, 59*a*
Sums paid to newspapers from 1874 to 1883.. 23
Superannuation 22, 22*a*, 22*b*
Supervisor of Cullers at Quebec, amounts due to the 147
Supplying fog-whistles and lighthouses with coal 105*b*
Supreme Court 77, 77*a*
Supreme Court case, Canada Temperance Act 85*a*
Supreme Court, Judgments rendered by 77*c*

T

Tariff existing between Belgium and England 38*a*
Tariff in British Columbia and Manitoba at time of Union 42*b*
Telegraph cable from Clover Point, B.C., to Dungeness, W.T. 143
Tenders for fog-horns 127, 127*a*
Tenders for letter box fronts 127, 127*a*
Tête du Pont barracks, Leasing of 79
Timber licenses or permits 52*a*, 52*b*, 52*c*, 52*e*, 52*f*, 52*g*
Timber limits on Jack Head River 52
Timber limits on Lake of the Woods 52
Tolls on various railways 86
Toronto Township, Indian lands unsold in. 53*a*
Tracadie breakwater 71
Trade and Navigation, Annual Report 2
Trains on the C.P.R. 25*t*
Treaty No. 1, Manitoba Indians 128 (1880)
Treaty of Washington 101*i*
Treaties with Indians at Forts Carleton and Pitt 127 (1880)
Trent Valley Canal 96, 96*a*
Trent Valley Canal navigation 96*b*
Trafalgar Township, Indian lands unsold in 53*d*

T

Trestles and bridges on C.P.R. 25*qq*
Trout Point Pier 66
Troubles among Indians at Metlakatla 100
Tug-barges, dredge and machinery used on Red River 69*a*

U

Undervaluation entry of school books, 146 to 146*e*
Unforeseen expenses 20

V

Validity of award to contractors, Section B, C.P.R. 25*h*, 25*p*
Victoria, B.C., Postal revenue at 57*a*
Votings under provisions of Canada Temperance Act 85*b*, 85*f*

W

Warrants, Governor General's 19
Washington Treaty, Fishery clauses 101*i*
Weighing and measuring of potatoes and other roots 74
Welland Canal, Particulars concerning 141
Wellers' Bay Harbor, Character of 133
Western part of Ontario, Amounts collected in 53*f*
Wharfage collected at Digby pier 106*a*
Wharfage collected at the Meteghan River pier 106*a*
Wharf at Point aux Trembles 106
Wheat, flour, &c., Imports and exports of..45, 45*a*
Wheat, flour, cornmeal and corn in Nova Scotia, Duty collected on 42*a*
Whitcher, W. F., Documents referring to... 22*c*
Widow of late John Martin, Pension continued to 82
Windsor Branch Railway 148
Winnipeg and Hudson Bay Railway and Steamship Co. 97*c*
Winnipeg and Port Arthur, Particulars in reference to construction of C.P.R. between 25*i*
Winnipeg to Brandon, C.P.R. 25*oo*
Winnipeg to 615 miles west of Winnipeg, C.P.R. 25*nn*
Winnipeg to summit of Rocky Mountains, profile line of C.P.R. from 25*bb*
Wire fences on Intercolonial Railway 76*l*
Wood, A. F., and Wilkinson, J. A., Money paid to 78
Wood supplied to lightship at the Lower Traverse 80
Works on River Ottawa and Lake Temiscamingue 140

Y

Yellow Quill, Chief, Treaty in connection with 128 (1880)
Yeomans, Mrs., Commutation of sentence passed on murderer of 100
York Station, P.E.I. Railway 152

LIST OF SESSIONAL PAPERS

Arranged in Numerical Order, with their Titles at full length ; the Dates when Ordered and when Presented to both Houses of Parliament ; the Name of the Member who moved for each Sessional Paper, and whether it is Ordered to be Printed or Not Printed.

CONTENTS OF VOLUME A.

General Report of the Census of the Dominion of Canada for 1880-81—
Printed for both Distribution and Sesssional Papers.

CONTENTS OF VOLUME No. 1.

1. Public Accounts of Canada for the fiscal year ended 30th June, 1884. Presented to the House of Commons, 2nd February, 1885, by Sir Leonard Tilley. Estimates of the sums required for the service of the Dominion, for the year ending 30th June, 1886; presented 27th February. Supplementary Estimates of Canada for the fiscal year ended 30th June, 1885; presented 23rd June. Supplementary Estimates for the financial year ending 30th June, 1886; presented 13th July. Further Supplementary Estimates of Canada, for the financial year ending 30th June, 1886.....*Printed for both Distribution and Sessional Papers.*

CONTENTS OF VOLUME No. 2.

2. Tables of the Trade and Navigation of the Dominion of Canada, for the fiscal year ended 30th June, 1884, compiled from official returns. Presented to the House of Commons, 2nd February, 1885, by Hon. M. Bowell.....*Printed for both Distribution and Sessional Papers.*

CONTENTS OF VOLUME No. 3.

3. Report of the Department of Indian Affairs, for the year ended 31st December, 1884. Presented to the House of Commons, 2nd February, 1885, by Sir John A. Macdonald—
Printed for both Distribution and Sessional Papers.

4. Annual Report, Returns and Statistics of the Inland Revenues of the Dominion of Canada, for the fiscal year ended 30th June, 1884. Supplement No. 1—Canal Statistics for season of navigation, 1884. Supplement No. 2—Eleventh Report on Inspection of Weights, Measures and Gas, 1884. Supplement No. 3—Report on Adulteration of Food, 1884. Presented to the House of Commons, 2nd February, 1885, by Hon. J. Costigan—
Printed for both Distribution and Sessional Papers.

CONTENTS OF VOLUME No. 4.

5. Annual Report of the Auditor-General on Appropriation Accounts, for the fiscal year ended 30th June, 1884. Presented to the House of Commons, 2nd February, 1885, by Sir Leonard Tilley.....*Printed for both Distribution and Sessional Papers.*

6. Annual Report of the Postmaster-General, for the year ended 30th June, 1884. Presented to the House of Commons, 11th February, 1885, by Hon. J. Carling—
Printed for both Distribution and Sessional Papers.

7. Annual Report of the Department of Militia and Defence of the Dominion of Canada, for the year ended 31st December, 1884. Presented to the House of Commons, 5th February, 1885, by Hon. J. P. R. A. Caron.....*Printed for both Distribution and Sessional Papers.*

CONTENTS OF VOLUME No. 5.

8. Annual Report of the Minister of Agriculture for the Dominion of Canada, for the year ended 31st December, 1884. Report on Historical Archives. Abstracts of the Returns of Mortuary Statistics, for the year 1884. Presented to the House of Commons, 20th March, 1885, by Hon. J. H. Pope.....*Printed for both Distribution and Sessional Papers.*

CONTENTS OF VOLUME No. 6.

9. Seventeenth Annual Report of the Department of Marine and Fisheries, being for the fiscal year ended 30th June, 1884. Presented to the House of Commons, 16th February, 1885, by Hon. A. W. McLelan.....*Printed for both Distribution and Sessional Papers.*

9*a*. Preliminary Report on the Fisheries of Canada, for the year 1884. Presented to the House of Commons, 27th February, 1885, by Hon. A. W. McLelan—
Printed for both Distribution and Sessional Papers.

9*b*. First Annual Report of the Department of Fisheries, Dominion of Canada, for the year 1884. Presented to the House of Commons, 28th May, 1885, by Hon. A. W. McLelan—
Printed for both Distribution and Sessional Papers.

9*c*. Report of the Fish-breeding in the Dominion of Canada, for 1884. Presented to the House of Commons, 14th April, 1885, by Hon. A. W. McLelan—
Printed for both Distribution and Sessional Papers.

CONTENTS OF VOLUME No. 7.

10. Annual Report of the Minister of Public Works of Canada, for the fiscal year ended 30th June, 1884, on the works under his control. Presented to the House of Commons, 2nd February, 1885, by Sir Hector Langevin.....*Printed for both Distribution and Sessional Papers.*

11. Annual Report of the Minister of Railways and Canals, for the fiscal year ended 30th June, 1884, on the works under his control. Presented to the House of Commons, 11th February, 1885, by Hon. J. H. Pope.....*Printed for both Distribution and Sessional Papers*

11*a*. Reports of the Railway Statistics of Canada, and capital, traffic and working expenditure of the railways of the Dominion, for the year 1883-84. Presented to the House of Commons, 15th April, 1885, by Hon. J. H. Pope.....*Printed for both Distribution and Sessional Papers.*

12. Annual Report of the Secretary of State of Canada, for the year ended 31st December, 1884. Presented to the House of Commons, 17th February, 1885, by Hon. J. A. Chapleau—
Printed for both Distribution and Sessional Papers.

13. Annual Report of the Department of the Interior, for the year ended 31st December, 1884. Presented to the House of Commons, 30th January, 1885, by Sir John A. Macdonald—
Printed for both Distribution and Sessional Papers.

CONTENTS OF VOLUME No. 8.

14. Report of the Superintendent of Insurance, for the year ended 31st December, 1884—
Printed for both Distribution and Sessional Papers.

14*a*. Abstract of Statements of Fire and Inland Marine Insurance Companies in Canada, for the year ended 31st December, 1884. Presented to the House of Commons, 30th March, 1885, by Sir Leonard Tilley. Report of the Superintendent of Insurance, for the year ended 31st December, 1884.....*Printed for both Distribution and Sessional Papers.*

14*b*. Return to an Order of the House of Commons, dated 2nd March, 1885, for a statement showing the receipts and expenditure of the liquidators of the Canada Agricultural Insurance Company, from date of appointment up to this day, giving in detail the names of shareholders who have paid instalments, the dates and amounts of payments made, the balances due, the amount now owing by each shareholder, and the amounts for which they were liable when the company was put in liquidation ; also a detailed statement of the sums paid by the said liquidators, the names of the persons to whom payments were made, the dates thereof, the object for which such payments were made, and all other information necessary to show precisely the financial condition of the said insolvent company, including a statement of the affairs of the company when it was placed in liquidation. Presented to the House of Commons, 31st March, 1885.—*Mr. Amyot* .....*Not printed.*

15. Annual Report of the Minister of Justice as to Penitentiaries in Canada, for the year ended 30th June, 1884. Presented to the House of Commons, 2nd February, 1885, by Sir Hector Langevin.....*Printed for both Distribution and Sessional Papers.*

15*a*. Return to an Order of the House of Commons, dated 30th March, 1885, for copies of all correspondence between the Department of Justice and the Inspectors or the Warden of the Penitentiary of British Columbia, in regard to the suspension, in whole or in part, of any of the rules of said institution. Presented to the House of Commons, 20th April, 1885.—*Mr. Shakespeare*.....*Not printed.*

16. Annual Report on the Library of Parliament. Presented to the House of Commons, 29th January, 1885, by Hon. Mr. Speaker.....*Printed for Sessional Papers only.*

CONTENTS OF VOLUME No. 9.

17. Shareholders in the Chartered Banks of the Dominion of Canada, as on the 31st of December, 1884. Presented to the House of Commons, 20th March, 1885, by Sir Leonard Tilley—
Printed for both Distribution and Sessional Papers.

17*a*. Memorandum respecting the estate of the Bank of Upper Canada. Presented to the Senate, 25th February, 1885, by Hon. Sir Alexander Campbell.....*Not printed.*

18. Dominion Police Commissioners' Return to Parliament, 1884, required by 31 Victoria, chapter 73. Presented to the House of Commons, 2nd February, 1885, by Sir Hector Langevin—
Not printed.

19. Return of Governor General's Warrants issued since last Session of Parliament on account of 1883-84 and 1884-85, in accordance with 41 Victoria, chapter 7, section 32, sub-section 2. Presented to the House of Commons, 2nd February, 1885, by Sir Leonard Tilley.
Printed for Distribution only.

20. Statement of payments charged to Unforeseen Expenses, by Orders in Council, from 1st July, 1884, to date, in conformity with Act 47 Victoria, chapter 2, schedule B. Presented to the House of Commons, 2nd February, 1885, by Sir Leonard Tilley.....*Not printed.*

21. Report of the Commissioners appointed to consolidate and revise the Statutes of Canada. Presented to the House of Commons, 3rd February, 1885, by Sir John A. Macdonald.
Printed for Distribution only.

22. Statement of name and rank of each person superannuated or retired, his salary, age, length of service, the allowance granted him on retirement, cause of his superannuation, and whether the vacancy has been subsequently filled, and, if so, whether by promotion or new appointment, and the salary of the new appointee, under 46 Victoria, chapter 8, section 15, from 1st January to 31st December, 1884. Presented to the House of Commons, 3rd February, 1885, by Sir Leonard Tilley.....*Printed for Distribution only.*

22*a*. Return to an Order of the House of Commons, dated 6th February, 1885, for a statement showing for the time elapsed since the period covered by the Order of the House of Commons

of last Session, with reference to the Superannuation Fund: 1. The number of persons on the list for the year as entitled to the benefit of the Act. 2. The number superannuated during the year under the Act. 3. The number retired during the year on a gratuity under the Act. 4. The total amount paid into the fund from the beginning by those who were during the year superannuated or retired on a gratuity; distinguishing between those whose superannuation was caused by the abolition of office, those who were superannuated otherwise, and those who retired on a gratuity. 5. The number of persons on the list for the year who died in the service. 6. The total amount paid into the fund from the beginning by those who during the year died in the service. Presented to the House of Commons, 2nd March, 1885.—*Mr. Blake*—

Printed for Sessional Papers only.

22*b*. Return to an Order of the House of Commons, dated 6th February, 1885, for a Return: 1. Showing the number of persons on the list of Civil Servants on the 1st day of January, in the years 1879-80-81-82-83-84 and '85, separately, contributing to the Superannuation Fund. 2. Showing the number of persons on the list of Civil Servants on the 1st day of January, 1885, entitled to the benefit of the Superannuation Act, by annuity in case of retirement. 3. The total amount paid into the fund from the beginning by each of those superannuated during the year 1884, also the respective amounts paid in by those granted a gratuity during the year 1884. Presented to the House of Commons, 23rd March, 1885.—*Mr. McMullen*.....*Not printed.*

22*c*. Return to an Address of the House of Commons, dated 28th March, 1884, for copies of all Orders in Council, correspondence, complaints, reports or other documents in connection with the supension, superannuation or retirement of W. F. Whitcher from the Public Service. Presented to the House of Commons, 8th June, 1885.—*Mr. Casey*.....*Not printed.*

23. Return (*in part*) to an Order of the House of Commons, dated 14th February, 1884, for return of all sums paid to the *Gazette* Publishing Company of Montreal, and other newspapers, for printing and advertising during the years 1874 and 1883. Presented to the House of Commons, 4th February, 1885.—*Mr. McMullen*.....*Not printed.*

23*a*. Return (*in part*) to an Address of the House of Commons, dated 17th February, 1885, for a Return showing the several sums paid and dates of payment made by the Government between the 1st day of January, 1884, and the 30th day of June, 1884, and between the 1st day of July and the 31st day of December, 1884, to the several printing and publishing companies of the Dominion, or to editors, agents or proprietors of newspapers, or publishers of any kind, for any work done or material furnished. Presented to the House of Commons, 29th May, 1885.—*Mr. McMullen*.....*Not printed.*

24. Official Return of the distribution of the Dominion Statutes of Canada, being 47 Victoria, 2nd Session, 5th Parliament, 1884—Vols. 1 and 2 separately, and 1 and 2 together; English and French versions. Presented to the House of Commons, 6th February, 1885, by Hon. J. A. Chapleau.....*Not printed.*

25. Articles of agreement entered into between Andrew Onderdonk and Her Majesty Queen Victoria, represented by the Minister of Railways and Canals of Canada, to furnish and erect a combined passenger and freight building at each of the following places on the line of the Canadian Pacific Railway in British Columbia, viz.:—Yale, Lytton and Ashcroft. Also between John Philip Bacon and Her Majesty Queen Victoria, &c., to construct nine water tanks on Canadian Pacific Railway in British Columbia, between Emory's Bar and Savona's Ferry. Presented to the House of Commons, 6th February, 1885, by Hon. J. H. Pope—

Not printed.

25*a*. Return (*in part*) under resolution of the House of Commons, passed on the 20th February, 1882, on all subjects affecting the Canadian Pacific Railway, respecting details as to: 1. The selection of the route. 2. The progress of the work. 3. The selection or reservation of land. 4. The payment of moneys. 5. The laying out of branches. 6. The progress thereon. 7. The rates of tolls for passengers and freight. 8. The particulars required by the Consolidated Railway Act and amendments thereto, up to the end of the previous fiscal year. 9. Like particulars up to the latest practicable date before the presentation of the return. 10. Copies of all

Orders in Council and of all correspondence between the Government and the Railway Company, or any member or officer of either, relating to the affairs of the company. Presented to the House of Commons, 13th February, 1885, by Hon. J. H. Pope—

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25*b*. Annual Return *in re* the Canadian Pacific Railway, 1884-85, under resolution of the House of Commons, passed on the 20th February, 1882. Presented to the House of Commons, 13th February, 1885, by Sir John A. Macdonald.....*Printed for Sessional Papers only.*

25*c*. Supplementary Return to a Standing Order of the House of Commons, dated 20th February, 1882, for full information on all subjects affecting the Canadian Pacific Railway up to the latest date, and particularly all details as to: 1. The selection of the route. 2. The progress of the work. 3. The selection or the reservation of land. 4. The payment of moneys. 5. The laying out of branches. 6. The progress thereon. 7. The rates of tolls for passengers and freight. 8. The particulars required by the Consolidated Railway Act and amendments thereto, up to the end of the previous fiscal year. 9. Like particulars up to the latest date before the presentation of the return. 10. Copies of all Orders in Council and of all correspondence between the Government and the Railway Company, or any member or officer of either, relating to the affairs of the company. Presented to the House of Commons, 17th February, 1885, by Hon. J. A. Chapleau.....*Printed for Sessional Papers only.*

25*d*. Return to an Order of the House of Commons, dated 9th February, 1885, for a statement and plan showing the grades and curves on the temporary or permanent line actually constructed by the Canadian Pacific Railway Company, from the foot of the Rocky Mountains as far as the rails are laid; and the proposed grades and curves on the continuation to Kamloops; showing also the proposed grades and curves on the permanent line at a point at which a temporary line of about nine miles has been constructed. Presented to the House of Commons, 5th March, 1885.—*Mr. Blake*.....*Not printed.*

25*e*. Return to an Order of the House of Commons, dated 5th February, 1885, for map or maps showing: 1. The location of the Canadian Pacific Railway, so far as approved of or constructed. 2. Its location, so far as proposed to Government, but not yet approved. 3. The location of any branches constructed or acquired and of any now contemplated by the company, so far as the Government is advised. 4. The lands set apart for the company, but not yet granted. 5. The lands granted. 6. The lands applied for, but not yet set apart. Presented to the House of Commons, 5th March, 1885.—*Mr. Blake*.....*Not printed.*

25*f*. Return to an Address of the House of Commons, dated 5th February, 1885, to His Excellency the Governor General, praying that he will cause to be laid before the House a copy of: 1. Correspondence between the Canadian Pacific Railway Company and the North Shore Railway Company, for the purchase, by the said Canadian Pacific Railway Company, of the said North Shore Railway from St. Martin's Junction to Quebec, or to obtain control of the same, or to make such arrangements as would allow the said Canadian Pacific Railway to extend its railway to Quebec. 2. Of all correspondence between the Government and the Canadian Pacific Railway Company concerning the extension of their railway from St. Martin's Junction to the Harbor of Quebec. 3. Of all correspondence between the Government and any other persons for the purpose of incorporating such persons for the construction of a railway from the terminus of the Canadian Pacific Railway, at St. Martin's Junction, to the Harbor of Quebec. Presented to the House of Commons, 5th March, 1885.—*Mr. Laurier*.....*Not printed.*

25*g*. Return to an Order of the House of Commons, dated 17th February, 1885, for a copy of separate report or finding of Judge Clarke, one of the arbitrators on the claims for damages of contractors for Section B, Canadian Pacific Railway, in regard to such claims or to the award in reference thereto, signed by Messrs. Brydges and Light, the other arbitrators. Presented to the House of Commons, 5th March, 1885.—*Mr. Casey*.....*Not printed.*

25*h*. Return to an Order of the House of Commons, dated 17th February, 1885, for a copy of the case submitted by the Government to counsel, and opinion given by counsel consulted by the Government, as to the validity of the award of damages to contractors for Section B, Canadian Pacific Railway, and as to the action that should be taken in reference to such award. Presented to the House of Commons, 5th March, 1885.—*Mr. Casey*.....*Not printed.*

25*i*. Return to an Order of the House of Commons, dated 16th February, 1885, for a statement of sums paid to the Canadian Pacific Railway Company up to date, for constructions on those portions of the Canadian Pacific Railway between Port Arthur and Winnipeg, the contract for which has been transferred to them from the original contractors, with dates of payment; also, copies of estimates on which such payments have been made, showing quantities and rates. Presented to the House of Commons, 5th March, 1885.—*Mr. Casey*.....*Not printed.*

25*j*. Supplementary Return, under resolution of the House of Commons, passed on the 20th February, 1882, on all subjects affecting the Canadian Pacific Railway, respecting details as to: 1. The selection of the route. 2. The progress of the work. 3. The selection or reservation of land. 4. The payment of money. 5. The laying out of branches. 6. The progress thereon. 7. The rates of tolls for passengers and freight. 8. The particulars required by the Consolidated Railway Act and amendments thereto, up to the end of the previous fiscal year. 9. Like particulars up to the latest practicable date before the presentation of the Return. 10. Copies of all Orders in Council, and of all correspondence between the Government and the Railway Company, or any member or officer of either, relating to the affairs of the company. Presented to the House of Commons, 5th March, 1885, by Hon. J. A. Chapleau.

Printed for Sessional Papers only.

25*k*. Return to an Address of the House of Commons, dated 5th February, 1885, for a statement showing the date and rate at which the ten million dollars of Canadian Pacific Railway stock formerly pledged for a loan of about $4,950,000 was sold, and the net amount received by the company in respect of such sales. Presented to the House of Commons, 9th March, 1885.—*Mr. Blake*.....*Not Printed.*

25*l*. Return to an Order of the House of Commons, dated 4th February, 1885, for copies of all reports of Government engineers, made previous to and on this day, in relation to the survey of the several proposed lines for the extension of the Canadian Pacific Railway from Montreal to a port on the Atlantic Ocean. Also the instructions and the official correspondence which passed between the several engineers and the Government. Presented to the House of Commons, 11th March, 1885.—*Mr. Lesage*.....*Not printed.*

25*m*. Return to an Address of the House of Commons, dated 17th February, 1885, for a plan of the proposed route or routes of the Canadian Pacific Railway from Port Moody, or the neighborhood thereof, to English Bay or Coal Harbor, showing the point at which the route chosen diverges from the main line, and the distance thereof from the present terminus at Port Moody; also an estimate of the cost of constructing the proposed line to the new Pacific terminus, and of the cost of the terminal accommodations there. Presented to the House of Commons, 13th March, 1885.—*Mr. Blake*.....*Not printed.*

25*n*. Return to an Address of the House of Commons, dated 23rd February, 1885, for copies of the report of Mr. Van Horne, Vice-President of the Canadian Pacific Railway Company, of September last, and of Mr. S. B. Read, C.E., of the same month, with reference to the Canadian Pacific Railway in British Columbia; and also reports of engineers of high standing, as to the route of the Canadian Pacific Railway at the point where a temporary line has been built, referred to in the letter from Mr. Van Horne to the Minister of Railways and Canals, of 19th May, 1884, and for any report of Mr. Fleming on the subject, in the possession of the Railway Company. Presented to the House of Commons, 13th March, 1885.—*Mr. Blake*—

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25*o*. Return to an Address of the House of Commons, dated 17th February, 1885, for a copy of the claim put in by the contractors of Section B, on which the award to them of $395,600 was based; and of Order in Council of 2nd April, 1883, in reference to submission to arbitrators. Presented to the House of Commons, 13th March, 1885.—*Mr. Casey*.....*Not printed.*

25*p*. Supplementary Return to an Order of the House of Commons, dated 17th February, 1885, for a copy of the case submitted by the Government, as to the validity of the award of damages to contractors for Section B, Canadian Pacific Railway, and as to the action that should be taken in reference to such award. Presented to the House of Commons, 16th March, 1885.—*Mr. Casey*.....*Not printed.*

25*q*. Return to an Address of the House of Commons, dated 5th February, 1885, for copies of all correspondence, reports and Orders in Council not covered by the previous Address, relating to the allowances proposed to be paid to the Canadian manufacturers of certain goods required by the Canadian Pacific Railway; of all applications for such allowances, and correspondence in connection therewith; a statement of the calculations on which the allowances have been based, and an estimate in detail of the probable sums payable out of the Treasury in respect of each class of goods, assuming them to be made in Canada, to the extent of the company's requirements, and of the *ad valorem* percentage of all allowances on each such class. Presented to the House of Commons, 18th March, 1885.—*Mr. Blake*.....*Not printed.*

25*r*. Return to an Address of the House of Commons, dated 12th March, 1885, for a statement showing the names and addresses of all shareholders in the Canadian Pacific Railway Company, with the amount of stock held by each, as of the date of 16th February, 1885. Presented to the House of Commons, 18th March, 1885.—*Mr. Blake*.....*Not printed.*

25*s*. Return to an Order of the House of Commons, dated 16th February, 1885, for a copy of the report of the engineers appointed to re-measure and re-classify the work on Section B, Canadian Pacific Railway, in connection with the claims of the contractors for said section for increased remuneration for such work and for damages. Also all reports of the engineers in charge of said section, or of the Engineer-in-Chief or any other Government engineer, in reference to the questions of measurement, classification or damages at issue between the Government and the contractors. Presented to the House of Commons, 23rd March, 1885.—*Mr. Casey*—
Printed for Sessional Papers only.

25*t*. Return to an Address of the House of Commons, dated 9th February, 1885, for a statement showing the number of passenger trains, freight trains and mixed trains, distinguishing each class, run daily, or weekly in cases in which there was not a daily train, over each division of the Canadian Pacific Railway, in each week of the years 1883 and 1884 respectively. Presented to the House of Commons, 26th March, 1885.—*Mr. Blake*.....*Not printed.*

25*u*. Return to an Order of the House of Commons, dated 12th March, 1885, for copies of all memorials, letters and other representations, in writing, received by the Government on the subject of the non-payment by the Canadian Pacific Railway Company of amounts due to contractors, sub-contractors or laborers engaged in the construction of the Canadian Pacific Railway. Presented to the House of Commons, 26th March, 1885.—*Mr. Charlton*—
Not printed.

25*v*. Supplementary Return to a Standing Order of the House of Commons, passed on the 20th February, 1882, for full information on all subjects affecting the Canadian Pacific Railway up to the latest date, and particularly all details as to: 1. The selection of the route. 2. The progress of the work. 3. The selection or reservation of land. 4. The payment of the moneys. 5. The laying out of branches. 6. The progress thereon. 7. The rates of tolls for passengers and freight. 8. The particulars required by the Consolidated Railway Act and amendments thereto up to the end of the previous fiscal year. 9. Like particulars up to the latest practicable date before the presentation of the return. 10. Copies of all Orders in Council and of all correspondence between the Government and the railway company, or any member or officer of either, relating to the affairs of the company. Presented to the House of Commons, 23rd April, 1885, by Hon. J. H. Pope.....*Not printed.*

25*w*. Return to an Address of the House of Commons, dated 12th February, 1885, for a statement in detail of the present position of land grant and the land grant bonds of the Canadian Pacific Railway Company, showing, by the number of the section, the township and range or other description, the lots granted to the company. Also the lots sold by the company. Also the amount of land grant bonds in the hands of the Government; the amount in the hands of the company; the amount in the hands of the public; the amount pledged by the company for loans, or otherwise, with details, and the amount cancelled; showing also the sum received by the company for lands sold in each calendar year and in the course of the present year; and the amount now due to the company in respect of lands sold, with a separate statement showing the amount received by the company from sales in town sites, and

the amount now due on such sales, distinguishing between the receipts and debts on account of town sites comprised in the land grant, or in any arrangement with the Government, and the receipts and debts on account of other town sites. Presented to the House of Commons, 23rd April, 1885.—*Mr. Blake*.....*Not printed.*

25*x*. Return to an Order of the House of Commons, dated 2nd March, 1885, for copies of all reports, plans, specifications, estimates, contracts, correspondence and other papers in connection with the construction of the Canadian Pacific Railway wharf and freight shed at Port Moody, B.C., and relating to its deterioration and repairs or reconstruction. And like papers as to the bridge on the railway near Spuzzum, B.C. Presented to the House of Commons, 23rd April, 1885.—*Mr. Blake*.....*Not printed.*

25*y*. Return to an Order of the House of Commons, dated 24th February, 1885, for any information in the possession of the Department as to the character of the work done near Lytton, B.C., on the Canadian Pacific Railway, on that portion of the road for which Mr. Hugh J. Keefer had a sub-contract, and which was under the inspection of his brother, Mr. George Keefer, Government engineer; also copies of any statements as to the character of the material allowed as rock or as other than earth, in this part. Presented to the House of Commons, 24th April, 1885.—*Mr. Blake*.....*Printed for Sessional Papers only.*

CONTENTS OF VOLUME No. 10.

25*z*. Return to an Order of the House of Commons, dated 23rd February, 1885, for all reports, plans and other information in the possession of the Department in reference to the work on the Canadian Pacific Railway at or near Maple Ridge, a short distance above Hammond, on the bank of the Fraser, B.C.; for all reports and information in the possession of the Department as to the condition of the work on the Government sections of the Canadian Pacific Railway in British Columbia; and as to the extent of work remaining to be done before the completion of the contract; also for all correspondence with the Canadian Pacific Railway Company as to the taking over by them of these sections of the railway; also for a statement of the names, salaries and period of service in that region, of the Government engineers who have been employed on the Government sections in British Columbia of the Canadian Pacific Railway, with the dates at which any of them were relieved, a statement of the cause of their removal, and of their present occupation, if any, under the Government. Presented to the House of Commons, 5th May, 1885.—*Mr. Blake*.....*Printed for Sessional Papers only.*

25*aa*. Return to an Order of the House of Commons, dated 2nd of March, 1885, for copies of all applications, statements, estimates or letters sent from the Canadian Pacific Railway to the Government, or any of its officials, in relation to the change made by the Government between 7th April, 1884, and 16th May, 1884, in the dealing with rolling stock in progress estimates and payments in the Eastern Section, Western Division, and copies of all correspondence and papers upon the same subject. Presented to the House of Commons, 5th May, 1885.—*Mr. Edgar*.....*Not printed.*

25*bb*. Supplementary Return to a Standing Order of the House of Commons, passed on the 20th February, 1882, for full information on all subjects affecting the Canadian Pacific Railway up to the latest date, and particularly all details as to: 1. The selection of the route. 2. Progress of the work. 3. The selection or reservation of land. 4. The payment of moneys. 5. The laying out of branches. 6. The progress thereon. 7. The rates of tolls for passengers and freight. 8. The particulars required by the Consolidated Railway Act and amendments thereto, up to the end of the previous fiscal year. 9. Like particulars up to the latest practicable date before the presentation of the Return. 10. Copies of all Orders in Council and of all correspondence between the Government and the Railway Company, or any member or officer of either, relating to the affairs of the company. Presented to the House of Commons, 5th May, 1885, by Hon. J. H. Pope.....*Not printed.*

25*cc*. Letter and statements from George Stephen, Esq., President of the Canadian Pacific Railway Company, to the Hon. the Minister of Railways and Canals, accompanied by Mr. Miall's condensed balance sheet on the affairs of the Canadian Pacific Railway Company on the 1st January, 1885. Presented to the House of Commons, 7th May, 1885.—*Sir J. A. Macdonald*.....*Printed for both Distribution and Sessional Papers.*

25*dd.* Return to an Order of the House of Commons, dated 6th February, 1885, for a Return of the names of persons in the employ of the Government along the line of the Canadian Pacific Railway during the year 1884, the date of their engagement, the length of time employed, the work assigned them and the salary, fee or allowance paid; also the amount of travelling expenses paid to each. Presented to the House of Commons, 8th May, 1885.—*Mr. McMullen*.....*Not printed.*

25*ee.* Supplementary Return to an Order of the House of Commons, dated 2nd March, 1885, for copies of all applications, statements, estimates or letters sent from the Canadian Pacific Railway to the Government or any of its officials, in relation to the change made by the Government between 7th April, 1884, and 16th May, 1884, in the dealing with rolling stock, in progress estimates and payments in the Eastern Section, Western Division, and copies of all correspondence and papers upon the same subject. Presented to the House of Commons, 16th May, 1885.—*Mr. Edgar*.....*Not printed.*

25*ff.* Return to an Order of the House of Commons, dated 2nd March, 1885, for copies of all the estimates, in detail, furnished to the Government by the Canadian Pacific Railway Company, and by the Government engineer, upon which the estimated cost of $23,000 per mile was based for the portion of the Eastern Section from the 100th mile to the 120th mile west of Callander, giving quantities, classification and prices; also for a statement of the actual quantities, description and classification of the work from the 100th mile to the 120th mile west of Callander on the 12th August, 1884, when the subsidy and loan were paid by the Government as a completed line. Presented to the House of Commons, 16th May, 1885.—*Mr. Edgar*....*Not printed.*

25*gg.* Return to an Order of the House of Commons, dated 2nd March, 1885, for copies of the report of survey by Vernon Smith, C.E., in relation to the extension of the Canadian Pacific Railway to Canadian ports on the Atlantic. Presented to the House of Commons, 16th May, 1885.—*Mr. Lesage*.....*Not printed.*

25*hh.* Return to an Address of the House of Commons, dated 12th March, 1885, for copy of all offers made to the Government for the construction of a railway connecting the Ontario railway system, at or near to Gravenhurst, with the Canadian Pacific Railway. Presented to the House of Commons, 9th June, 1885.—*Mr. Mulock*.....*Printed for Sessional Papers only.*

25*ii.* Return to an Address of the House of Commons, dated 12th February, 1885, for a Return showing the amounts contributed to the Canada Central Railway between Ottawa and Brockville, either by the Government of Canada, the Provincial Government of Ontario, or by the municipalities along that line of railway. Also showing what securities were taken for the amounts so advanced to the said railway company, and what disposition has been made of the said securities. Also for similar returns concerning the St. Lawrence and Ottawa Railway from Ottawa to Prescott, together with the conditions upon which such grants were made to both railways; also statement showing the present train service on both lines of railway. Presented to the House of Commons, 9th June, 1885.—*Mr. Landerkin*...*Not printed.*

25*jj.* Supplementary Return to an Order of the House of Commons, dated 5th February, 1885, for map or maps showing: 1. The location of the Canadian Pacific Railway, so far as approved of or constructed. 2. Its location, so far as proposed to Government, but not yet approved. 3. The location of any branches constructed or acquired, and of any now contemplated by the company, so far as the Government is advised. 4. The lands set apart for the company, but not yet granted. 5. The lands granted. 6. The lands applied for, but not yet set apart. Presented to the House of Commons, 11th June, 1885.—*Mr. Blake*.....*Not printed.*

25*kk.* Return to an Address of the House of Commons, dated 12th March, 1885, for a copy of all correspondence between the Government of Quebec and the Government of Canada concerning the application of the sum of $960,000 reserved by the statute 47 Victoria, chapter 8, for the extension of the Canadian Pacific Railway from its terminus at St. Martin's Junction to the Harbor of Quebec. Presented to the House of Commons, 15th June, 1885.—*Mr. Laurier*—*Printed for Sessional Papers only.*

25*ll.* Return to an Address of the House of Commons, dated 9th February, 1885, for a statement showing the gross earnings, expenses and net earnings of the Canadian Pacific Railway for each month of the years 1883 and 1884, distinguishing between the main line and the lines now

worked under the lease from the Ontario and Quebec Railway Company; and distinguishing also between the main line east of Port Arthur or Fort William and the main line west of that point, giving in each case the mileage open for traffic during the month specified. Presented to the House of Commons, 16th June, 1885.—*Mr. Blake*.....*Printed for Sessional Papers only.*

25*mm.* Return to an Address of the House of Commons, dated 12th February, 1885, for a statement showing: 1. The expenditure by the Canadian Pacific Railway Company upon its main line of railway between Callander and Port Arthur and between Selkirk and Kamloops, since the expenditure of $23,078,950, shown by the letter of Mr. Stephen to the Minister of Railways and Canals on the 15th January, 1884. 2. The materials on hand in respect of the described main line of railway. 3. The receipts by the company since the account given in the said letter in respect of—(*a.*) Cash subsidy; (*b.*) Government loan; (*c.*) Land grant bonds or land sales, or from the pledging of land grant bonds. 4. The amount, if any, due by the company in respect of construction of the described main line. 5. Estimates of the cost of the work of construction remaining to be done on the described main line, showing whether the materials on hand are taken into account in such estimates or not. 6. An estimate of the whole cost of construction of the described main line when completed. 7. Statement of the cost of equipment of the described main line at the date of the account in Mr. Stephen's letter. 8. Statement of the cost of equipment of the described main line since that date. 9. Estimate of the further cost of equipment of the described main line when completed. 10. Estimate of the complete cost of equipping the described main line. All such statements and estimates being separate for each of the described divisions, viz., (*a*) that between Callander and Port Arthur, and (*b*) that between Selkirk and Kamloops. Presented to the House of Commons, 16th June, 1885.—*Mr. Blake*.....*Printed for Sessional Papers only.*

25*nn.* Return to an Address of the House of Commons, dated 24th February, 1885, for a statement of the cost of the Canadian Pacific Railway from Winnipeg to a point 615 miles west of Winnipeg, divided under the usual sub-headings of cost of railway construction; or in case the company has not recorded the expense under the usual sub-headings, then divided in such a way and in such detail as the company has recorded it. Presented to the House of Commons, 16th June, 1885.—*Mr. Blake*.....*Printed for Sessional Papers only.*

25*oo.* Return to an Address of the House of Commons, dated 8th April, 1885, for a Return showing the date of completion of the main line of the Canadian Pacific Railway from Winnipeg to Brandon, from Brandon to Moose Jaw, from Moose Jaw to Calgary, the dates on which each section was opened for traffic, the dates on which such section was inspected by the Government engineer, with all Orders in Council, papers and correspondence affecting the tariff rates for passengers and freight upon such line, not already brought down. Presented to the House of Commons, 15th June, 1885.—*Mr. Watson*.....*Not printed.*

25*pp.* Return to an Address of the Senate, dated 25th February, 1885, for all correspondence had since the 1st January, 1884, between the Government of Canada and the Government of the Province of Quebec, concerning all sums of money granted by the Government of Canada to the Province of Quebec, and all claims of the Province of Quebec, by way of indemnity on account of the construction of the North Shore Railway, heretofore called the Quebec, Montreal, Ottawa and Occidental Railway, together with a copy of all memorials presented to the Federal Government during the same period by the Government of Quebec, respecting all claims or demands of indemnity for the same cause. Presented to the Senate, 16th April, 1885.—*Hon. Mr. Trudel*,.....*Printed for Sessional Papers only.*

25*qq.* Return to an Order of the House of Commons, dated 13th February, 1885, for a statement showing: 1. The total number of permanent timber trestles and the total number of wooden bridges constructed, or under contract for construction, upon the line of the Canadian Pacific Railway. 2. The length, in feet, and the maximum height of each of said trestles and of each of said bridges. Such statement to identify the trestles and bridges by numbering them consecutively from Sudbury westward. Presented to the House of Commons, 14th July, 1885.—*Mr. Edgar*.....*Not printed.*

25*rr.* Return to an Address of the House of Commons, dated 17th February, 1885, for: 1. A statement of the present position of the debt of six hundred thousand dollars, due last Session

by the North American Contracting Company to the Canadian Pacific Railway, with information as to whether the same has been settled, and if so, when and upon what terms, and if unsettled, what steps have been taken, or are being taken, to procure a settlement; also a statement of the present position of a sum of about six hundred thousand dollars invested by the Canadian Pacific Railway Company in stock of the Canada North-West Land Company, with a statement of its value, at the average price for the month of January, 1885. 2. Also plan and statement showing the grades and curves on the line of the Canadian Pacific Railway as far as constructed, including all the Government sections, but exclusive of the line constructed by the company from the foot of the Rocky Mountains to Kamloops. 3. Also a copy of the prospectus, advertisement and other papers in connection with the recent proposal for the issue of bonds of the Ontario and Quebec Railway Company, guaranteed by the Canadian Pacific Railway Company, with a statement of the amount sold and the average rate. 4. Also an estimate of the cost of the Canadian Pacific Railway between Callander and Port Arthur, divided under the usual heads of sub-divisions in railway construction, with separate estimate for equipment. 5. Also a like estimate, in similar form, of the cost of the construction of the Canadian Pacific Railway between Calgary and the summit of the Rocky Mountains, and from the summit of the Rocky Mountains to the junction with the Government section, each separately, with a statement of the items in which a saving of four million dollars upon the estimate of last Session is calculated by the officers of the company. 6. Also a statement of the expenditure by the Canadian Pacific Railway Company on any account, except the construction and equipment of the contracted line between Callander and Port Arthur, and between Selkirk and Kamloops. Presented to the House of Commons, 14th July, 1885.—*Mr. Blake*.....*Not printed.*

25*ss*. Return to an Address of the House of Commons, dated 17th February, 1885, for: 1. A statement of the expenditure of the Canadian Pacific Railway Company since the account in Mr. Stephen's letter to the Minister of Railways and Canals, 15th January, 1884, upon branch lines, specifying each line, the expenditure thereon, the purpose thereof, and the additional mileage beyond 269 miles completed at the date of Mr. Stephen's letter. 2. Statement of the cost of equipment of such branch lines; (*a.*) At the date of said letter; (*b.*) Since that time. 3. Estimate for any further cost of equipment for such branch lines so far as completed. 4. Statement in detail of the further sums paid in respect of the extensions or branches east of Callander, since the date of said letter, when they amounted to $3,203,050. 5. A statement of the present condition of the account for advances towards acquiring a line to the seaboard, and for other purposes, alleged to be within the charter, shown by the said letter at $3,482,251; with a detail of any further payments of a like character. Presented to the House of Commons, 18th July, 1885.—*Mr. Blake*.....*Not printed.*

25*tt*. Return to an Address of the House of Commons, dated 17th February, 1885, for copies of all correspondence and agreements between the Government and the Canadian Pacific Railway Company on the subject of immigration to Manitoba and the North-West, together with a statement showing the amount expended by the company in promoting such immigration, giving amounts paid, with dates, to whom paid, and the nature of service rendered; also estimate of the company of number of persons from foreign countries who have actually settled there in each year since date of charter. Presented to the House of Commons, 18th July, 1885. —*Mr. Paterson* (*Brant*).....*Not printed.*

25*uu*. Supplementary Return to an Address of the House of Commons, dated 17th February, 1885, for: 1. A statement of the present position of the debt of six hundred thousand dollars due last Session by the North American Contracting Company to the Canadian Pacific Railway, with information as to whether the same has been settled, and, if so, when and upon what terms, and if unsettled, what steps have been taken, or are being taken, to procure a settlement; also a statement of the present position of a sum of about six hundred thousand dollars invested by the Canadian Pacific Railway Company in stock of the Canada North-West Land Company, with a statement of its value at the average price for the month of January, 1885. 2. Also plan and statement showing the grades and curves on the line of the Canadian Pacific Railway as far as constructed, including all the Government sections, but exclusive of the line constructed by the company from the foot of the Rocky Mountains to Kamloops. Presented to the House of Commons, 20th July, 1885.—*Mr. Blake*.....*Not printed.*

26. Return to an Order of the House of Commons, dated 2nd February, 1885, for a Return of the receipts and expenditure, in detail, chargeable to the Consolidated Fund, from the 1st July, 1883, to the 31st January, 1884, and from 1st July, 1884, to 31st January, 1885. Presented to the House of Commons, 9th February, 1885.—*Sir Richard Cartwright*—
Printed for Distribution only.

27. Return to an Order of the House of Commons, dated 2nd February, 1885, for a statement showing the amount of money on deposit to the credit of the Government of Canada on the 1st February, 1885, whether in Canada or elsewhere, together with the names of the banks wherein the said moneys are deposited, with the amount in each bank respectively; also the amount at interest and the rate of interest allowed on the said deposits in each case. Presented to the House of Commons, 9th February, 1885.—*Sir Richard Cartwright*—
Printed for Distribution only.

28. Return to an Address of the House of Commons, dated 30th January, 1884, for copies of all Orders in Council, despatches, correspondence and telegrams relating to the negotiations between Canada and British Columbia, not already brought down; and for a statement of the estimated net cost to Canada of the dry dock in British Columbia. Presented to the House of Commons, 10th February, 1885.—*Mr. Blake*.....*Not printed.*

29. Return (*in part*) to an Address of the House of Commons, dated 24th January, 1884, for copies of all Orders in Council, reports and correspondence, not already brought down, in reference to the exercise or non-exercise of the power of disallowance as to any Provincial Acts; with a statement of the dates of prorogation of each of the Provincial Assemblies; and of the dates at which the Acts of the Session were received at Ottawa; and copy of the despatches addressed to the Lieutenant-Governors on the subject of the transmission to the Government of Canada of such Acts. Presented to the House of Commons, 10th February, 1885.—*Mr. Mulock*.....*Printed for Sessional Papers only.*

30. Return to an Order of the House of Commons, dated 25th February, 1884, for a detailed statement of all moneys expended upon the Dominion steamer "Sir James Douglas," in connection with the hauling out, lengthening of, repairs to, and launching of said vessel, from 1st January, 1882, to 31st December, 1883. Presented to the House of Commons, 10th February, 1885.—*Mr. Baker (Victoria)*.....*Not printed.*

30*a*. Return to an Order of the House of Commons, dated 25th February, 1884, for a statement showing numbers of officers and crew of steamer "Sir James Douglas," their names, rank, pay and date of first appointment, the average cost per month of maintaining said vessel for the twelve months ending 31st December, 1883, nature of service in which she has been engaged for the period mentioned, increased speed obtained by lengthening, date on which she was last swung for adjustment of compasses and copy of deviation table made therefrom. Presented to the House of Commons, 10th February, 1885.—*Mr. Baker (Victoria)*.....*Not printed.*

30*b*. Return to an Order of the House of Commons, dated 28th March, 1884, for all correspondence of a date subsequent to 1st January, 1883, upon the subjects of repairs to, hauling out, and launching of the steamer "Sir James Douglas," in the early part of said year, between the Department of Marine and Fisheries and their agents at Victoria, B.C., or between the Department and any other person or persons, in the Province of British Columbia, upon said subject; also copies of reports sent in to the Department by the agent of the Department in British Columbia, and the master of the steamer above referred to, in connection with the serious and unpleasant difference of opinion which arose between them, reflecting discreditably upon themselves and the Department. Also all correspondence upon that or any other subject between the Department and any British Columbia member or other person, in any way reflecting upon the agent of the Department in British Columbia, to date. Presented to the House of Commons, 10th February, 1885.—*Mr. Baker (Victoria)*.....*Not printed. See* 30*d*.

30*c*. Return to an Address of the Senate, dated 9th April, 1884, for copies of all documents and correspondence in possession of the Government relating to the establishment of a line of steamships between France and Canada. Presented to the Senate, 24th February, 1885. *Hon. Mr. Pelletier*.....*Printed for Sessional Papers only.*

30*d*. Return to an Order of the House of Commons, dated 28th March, 1884, for all correspondence of a date subsequent to 1st January, 1883, upon the subject of repairs to, hauling out and launching of the steamer "Sir James Douglas," in the early part of said year, between the Department of Marine and Fisheries and their agent at Victoria, B.C., and between the Department and any other person or persons in the Province of British Columbia, upon said subject; also copies of reports sent in to the Department by the agent in British Columbia, and the master of the steamer referred to, in connection with the serious and unpleasant difference of opinion which arose between them, reflecting discreditably upon themselves and the Department; also all correspondence upon that or any other subject between the Department and any British Columbia member or other person, in any way reflecting on the agent of the Department in British Columbia, to date. Presented to the House of Commons, 14th April, 1885.—*Mr. Baker (Victoria)*.....*Printed for Distribution only.*

30*e*. Return to an Order of the House of Commons, dated 24th February, 1885, for copies in full of the accounts and vouchers of all provisions, coal and other supplies furnished the Hudson Bay steamer "Neptune" at Halifax, in July last, and copies of all the tenders upon which all the contracts were based. Presented to the House of Commons, 14th April, 1885.—*Mr. Vail*.....*Not printed.*

30*f*. Return to an Address of the House of Commons, dated 23rd February, 1885, for copies of all reports, correspondence, contracts, Orders in Council and other papers, in connection with the arrangements under which public moneys have been paid by the Government to the Halifax Steam Navigation Company. Presented to the House of Commons, 30th April, 1885.—*Mr. Blake*.....*Not printed.*

31. Return to an Address of the House of Commons, dated 28th March, 1884, for a statement showing the present constitution of the North-West Council, the number of elected members, the district for which they are elected, the number of votes polled, the names of the candidates, and the qualifications required of the voters. Presented to the House of Commons, 19th February, 1885.—*Mr. Mills*.....*Printed for both Distribution and Sessional Papers.*

32. Return to an Address of the House of Commons, dated 28th March, 1884, for a statement of all moneys paid by the Dominion Government to the Local Government of Ontario since Confederation; stating the amounts in each year and stating on what account. Presented to the House of Commons, 10th February, 1885.—*Mr. Farrow*.....*Printed for Distribution only.*

33. Return to an Order of the House of Commons, dated 28th March, 1884, for: 1. Correspondence, papers, draft, notarial transfer and telegram respecting Survey Contract No. 10, of L. J. E. Garon, of the season of 1881, by which Joseph Adhemar Martin, merchant, of Rimouski, has received the sum of $800. 2. Correspondence, papers, draft, notarial transfer and telegram, between the Minister of the Interior and the said Joseph Adhemar Martin, concerning the balance remaining due on the said transfer of the said Survey Contract No. 10, of L. J. E. Garon, of the said season of 1881. Presented to the House of Commons, 19th February, 1885.—*Mr. Billy*.....*Not printed.*

34. Return to an Address of the House of Commons, dated 7th February, 1884 for copies of all correspondence between the several Provincial Governments and the Dominion Government, respecting the readjustment or increase of the money subsidies paid, or to be paid, by the latter to the former, in pursuance of the confederation agreement, or of any other arrangements since made. Also copies of all petitions from the several Provincial Legislatures to the Government, or to the Parliament of Canada, and of any memorials received by the latter from the several Provincial Governments, asking for aid or assistance in money or otherwise. Also statement showing all that has been granted in money, or otherwise, by the Government of Canada to the several provinces since 1867. Presented to the House of Commons, 10th February, 1885.—*Mr. Ouimet*.....*Printed for Sessional Papers only.*

34*a*. Return to an Address of the House of Commons, dated 5th February, 1885, to His Excellency the Governor General, praying that he will cause to be laid before the House any correspond-

ence or papers touching applications by Local Governments for advances of money on debt account, and for any papers throwing light on the reasons for the pending Bill on that subject. Presented to the House of Commons, 27th February, 1885.—*Mr. Blake*—
Printed for Sessional Papers only.

34*b*. Return to an Address of the House of Commons, dated 2nd March, 1885, for copies of all correspondence since 1st January last, between the Dominion Government and the Government of the Province of Quebec, in relation to an increase or readjustment of the Dominion subsidy to the province, including any letter written to that end by one of the said Governments to the other, or by any of the Ministers thereof in relation to the subject; also of any such correspondence with any of the other Provinces of the Dominion. Presented to the House of Commons, 23rd April, 1885.—*Mr. Amyot*.....*Printed for Sessional Papers only.*

35. Return to an Order of the House of Commons, dated 1st February, 1884, for copies of all correspondence and papers relating to any proposed or suggested reduction in letter postage in the Dominion of Canada. Presented to the House of Commons, 10th February, 1885.—*Mr. Charlton*.....*Not printed.*

36. Return to an Order of the House of Commons, dated 11th February, 1884, for copies of all correspondence or complaints to the Postmaster-General, relative to delays or neglect of postmasters in transmitting newspapers and periodicals to the office of destination, since 1st January, 1883. Presented to the House of Commons, 10th February, 1885.—*Mr. Sproule*—
Not printed.

37. Reports relative to the manufacturing industries in existence in Canada, submitted to the House of Commons for its information. Presented to the House of Commons, 11th February, 1885, by Sir Leonard Tilley.....*Printed for both Distribution and Sessional Papers.*

37*a*. Return to an Address of the House of Commons, dated 6th February, 1885, for copy of the commission or other authorization, Order in Council, correspondence and instructions in relation to the commission issued for the investigation of certain facts as to the condition of the industries of Canada during the last recess. Copy of the report of the commissioners, and the evidence and data obtained by them. Statement in detail of all moneys paid in respect of the commission, and an estimate in detail of all moneys payable, but as yet unpaid; dated 11th February, 1885. Presented to the House of Commons, 12th February, 1885. *Mr. Blake*—
Printed for both Distribution and Sessional Papers.

37*b*. Return to an Order of the House of Commons, dated 4th February, 1885, for all returns, statements or correspondence in possession of the Government, showing the number of operatives employed in factories in the Dominion in 1878 and in 1884, together with the amount of capital invested and wages paid. Presented to the House of Commons, 16th February, 1885.—*Sir Richard Cartwright*.....*Not printed.*

CONTENTS OF VOLUME No. 11.

38. Return to an Order of the House of Commons, dated 5th February, 1885, for copies of all correspondence relative to any payments, claims or allowances on any account whatever, in respect to the office of High Commissioner, not already brought down; and separate statement in detail, with dates and sums of all payments made on any such accounts in respect to the office, during its tenure by the present incumbent; an estimate in detail of all sums payable on any such accounts up to this date and yet unpaid; also copies of all correspondence not yet brought down, as to the letting or purchase of a residence for the High Commissioner, and as to the repairs and furnishing thereof, with copies of all accounts in connection with the same; a statement in detail of all sums paid in respect of such letting or purchase, or furnishing or repairs; and an estimate of all sums payable, but not yet paid, in respect thereof. Presented to the House of Commons, 12th February, 1885.—*Mr. Blake*.....*Not printed.*

38*a*. Return to an Address of the House of Commons, dated 2nd March, 1884, for a copy of all correspondence between this Government and the High Commissioner in England or the representatives of the Belgian Government in this country, or from the Belgian authorities at home,

or any other correspondence and papers concerning the International Exhibition in Antwerp; and also copies of the existing tariff between Belgium and England. Presented to the House of Commons, 12th March, 1885.—*Messrs. Bergeron and Amyot*.....*Not printed.*

38*b*. Return to an Address of the House of Commons, dated 23rd February, 1885, for a copy of any further commission or Order in Council, or correspondence touching the position or salary of the High Commissioner of Canada, not already brought down. Presented to the House of Commons, 13th March, 1885.—*Mr. Blake*.....*Printed for Sessional Papers only.*

38*c*. Return to an Order of the House of Commons, dated 23rd February, 1885, for a Return showing amount paid out on account of High Commissioner to London since the creation of the office; showing separately the amount paid on account of residence, furniture and all fittings and additions thereto, and amount of salary paid to 1st January, 1885, and all items or allowances on account of taxes, light, fuel, travelling and other expenses, including salaries of private secretary and other servants or attendants, each item separately set out up to 1st January, 1885. Presented to the House of Commons, 7th April, 1885.—*Mr. McMullen*—
Printed for Sessional Papers only.

39. Return to an Address of the House of Commons, dated 4th February, 1885, for copy of all correspondence between the Government of Canada and the several Governments of the Australian and Tasmanian colonies, or anyone acting on their behalf, in relation to the establishing of a more direct communication and extension of trade between these colonies and Canada; also all correspondence between the Government of Canada and the British Government on the same subject. Presented to the House of Commons, 12th February, 1885.—*Mr. Mitchell*.....*Not printed.*

40. Report of the operations and money expended, since the report of last Session, for the year 1884, with respect to the Census of 1881, in accordance with the provisions of section 25 of the Census and Statistics Act; also relating to mortuary statistics. Presented to the House of Commons, 12th February, 1885, by Hon. J. H. Pope.....*Not printed.*

40*a*. A form of Census Return for the year 1885. Presented to the House of Commons, 13th February, 1885, by Hon. J. H. Pope.....*Not printed.*

41. Return to an Order of the House of Commons, dated 4th February, 1885, for amount of sums advanced to the Government of the Dominion by way of loan by any banks or persons in Canada or England, as appearing on the 1st February, 1885. Presented to the House of Commons, 13th February, 1885.—*Sir Richard Cartwright*—
Printed for both Distribution and Sessional Papers.

41*a*. Return to an Order of the House of Commons, dated 4th February, 1885, for a Return giving names of all newspapers in which the loans of 1874, 1875, 1876, 1878 and 1884 were advertised, together with statement of length of time during which the said advertisements appeared. Presented to the House of Commons, 16th February, 1885.—*Sir Richard Cartwright*—
Not printed.

41*b*. Return to an Address of the House of Commons, dated 4th February, 1885, for copy of the prospectus of the loan recently issued in London; also a statement showing the amounts of the commission and other charges paid thereon, and to whom paid, together with the amount of the said loan subscribed for by the financial agents of the Dominion, or by the Bank of Montreal, with the dates of the said subscriptions, and copies of all Orders in Council connected with the said loan. Presented to the House of Commons, 16th February, 1885.—*Sir Richard Cartwright*.....*Printed for both Distribution and Sessional Papers.*

42. Return to an Order of the House of Commons, dated 6th February, 1885, for copies of all correspondence, memorials, petitions or other documents relating to the abolition of the duty on grain, flour and coal during 1884 and up to the present time. Presented to the House of Commons, 13th February, 1885.—*Mr. Cameron (Middlesex)*.....*Not printed.*

42*a*. Return to an Order of the House of Commons, dated 12th March, 1885, for a Return of the amount of duty collected on wheat, flour, cornmeal and corn, in the several ports of the Province of Nova Scotia, between the 30th June, 1884, and 31st December, 1884. Presented to the House of Commons, 18th March, 1885.—*Mr. Vail*.....*Not printed.*

42*b*. Return to an Order of the House of Commons, dated 27th April, 1885, for: 1. Duties imposed on various articles in the old Province of Canada and duties now imposed. 2. Tariff in force in British Columbia and in Manitoba, respectively, at the time of Union. 3. Length of time such tariff continued in force after Union. Presented to the House of Commons, 15th June, 1885.—*Mr. Watson*.....*Not printed.*

42*c*. Papers and telegrams respecting the Imperial Act for granting to Her Majesty certain duties on goods, wares and merchandise imported into this colony and its dependencies. Presented to the House of Commons, 11th July, 1885, by Hon. M. Bowell.....*Not printed.*

43. Message from His Excellency the Governor General, transmitting to the House of Commons copies of all petitions, resolutions, correspondence and memorials on the matter of bankruptcy, which have been submitted to His Excellency in Council for consideration. Presented to the House of Commons, 13th February, 1885, by Sir John A. Macdonald.....*Not printed.*

44. Return to an Address of the House of Commons, dated 9th February, 1885, for copy of memorial from the county council of Grey, praying for a refund of bonuses paid by municipalities of that county in aid of railways which are now used for Dominion purposes or tributary to such. Presented to the House of Commons, 13th February, 1885.—*Mr. Landerkin*—
Not printed.

44*a*. Return to an Address of the House of Commons, dated 18th March, 1885, for copies of petitions from the county council of the county of Elgin, presented to the Governor General in Council or the Minister of Railways and Canals, praying for a general measure of relief to municipalities of Ontario which have aided railways declared to be for Dominion purposes, by granting bonuses to them; and of all correspondence in reference to such petitions. Presented to the House of Commons, 8th April, 1885.—*Mr. Wilson*.....*Not printed.*

44*b*. Return to an Address of the House of Commons, dated 16th March, 1885, for a copy of the memorial presented to the Government by the county council of the county of Simcoe, Ontario, praying for a refund of bonuses granted by the different municipalities of that county to railways that have been declared by this Parliament to be works for the general advantage of Canada, together with copies of all correspondence and other papers relating thereto. Presented to the House of Commons, 20th April, 1885.—*Mr. Cook*.....*Not printed.*

44*c*. Return to an Address of the House of Commons, dated 27th April, 1885, for copies of the memorials presented to the Government by the delegates who waited on the Government in reference to the bonuses granted to railways declared to be for the general advantage of Canada. Presented to the House of Commons, 16th May, 1885.—*Mr. Watson*.....*Not printed.*

45. Return to an Order of the House of Commons, dated 17th February, 1885, for a Return showing the quantity and value of wheat and flour imported into, and exported from the Dominion, by Provinces, during the six months ending 31st December, 1884—distinguishing, in the imports, the quantity entered for home consumption; and, in the exports, the product of Canada. Presented to the House of Commons, 24th February, 1885.—*Mr. Paterson (Brant)*...*Not printed.*

45*a*. Return to an Order of the House of Commons, dated 6th February, 1885, for a Return showing the quantity of wheat, flour, corn and cornmeal imported into and exported from the various Provinces, from the 1st of July to the 31st December, 1884. Presented to the House of Commons, 24th February, 1885.—*Mr. Cameron (Middlesex)*.....*Not printed.*

46. Return of the names and salaries, &c., of all persons appointed to or promoted in the Civil Service during the year ended the 31st December, 1884, specifying the office to which each has been appointed or promoted under the Canada Civil Service Act, 1882, section 55, sub-section 2. Presented to the House of Commons, 16th February, 1885, by Hon. J. A. Chapleau—
Printed for Sessional Papers only.

46*a*. Report of the proceedings of the Board of Examiners for the year 1884—presented to Parliament in terms of section 55 of the Canada Civil Service Act, 1882, 45-46 Victoria, chapters 4-7. Presented to the House of Commons, 16th February, 1885, by Hon. J. A. Chapleau—
Printed for both Distribution and Sessional Papers.

46*b*. Return to an Order of the House of Commons, dated 27th April, 1885, for a Return of all officers of the Civil Service, from the resident Dominion Government agent down to the messenger, in each and every Department (by Departments) in British Columbia, giving full Christian and surnames, their ages, present rank, pay, allowances, dates of appointment and promotion, made up to the 31st December, 1884, or nearest possible date. Presented to the House of Commons, 15th June, 1885.—*Mr. Baker* (*Victoria*).....*Not printed.*

47. Return to an Order of the House of Commons, dated 28th March, 1884, for copies of all correspondence, reports of engineers, with maps and plans, relating to the improvements required to be made in order to secure a better supply of water to the Rideau Canal, as well as to open up a large section of the country bordering on lakes in the counties of Frontenac and Addington. Presented to the House of Commons, 17th February, 1885.—*Mr. Bell*.....*Not printed.*

47*a*. Return to an Order of the House of Commons, dated 28th March, 1884, for copies of all correspondence and reports of engineers, with maps and plans, relating to the extension of the Rideau Canal from the village of Morton to Charleston Lake and the village of Gananoque, in the county of Leeds. Presented to the House of Commons, 17th February, 1885.—*Mr. McDougald*.....*Not printed.*

48. Return to an Order of the House of Commons, dated 2nd February, 1885, for all papers relating to the resignation of Capt. Ludger Bolduc, after the collision which occurred on the 20th May, 1884, between "La Canadienne" and the brig "Alliance," of Jersey; covering complaint, enquiry, report, &c., and all correspondence relating to the matter. Presented to the House of Commons, 17th February, 1885.—*Mr. Landry* (*Montmagny*).....*Not printed.*

49. Return to an Order of the House of Commons, dated 5th February, 1885, for a statement showing sums expended on capital account, from the 1st day of July, 1884, to the 1st day of February, 1885, and the purposes for which said sums were expended. Also for statement of the gross amount of the debt of the Dominion on the 1st day of February, 1885; and a statement of debts and assets to that date, as given in Public Accounts, pages 13 and 14. Presented to the House of Commons, 17th February, 1885.—*Sir Richard Cartwright*—
Printed for Distribution only.

50. Return to an Address of the House of Commons, dated 5th February, 1885, for a copy of the resignation of the Hon. Judge Meredith as Chief Justice of the Superior Court of the Province of Quebec, and of the correspondence which followed that resignation. Presented to the House of Commons, 17th February, 1885.—*Mr. Laurier*.....*Not printed.*

50*b*, 1884. Return to an Address of the House of Commons, dated 25th January, 1884, for copies of all Orders in Council, correspondence and departmental orders, with reference to the granting, cancellation and suspension of licenses to cut timber on lands of the Indians near Fort William, on the Fort William reserve. Presented to the House of Commons, 8th April, 1884. —*Mr. Blake*.....*Printed for Distribution only.*

51. Return to an Address of the House of Commons, dated 25th February, 1884, for: 1. A copy of all Orders in Council, departmental orders and correspondence, respecting the sale, lease or other disposal of the grist and saw mill owned by the Dominion and situate south of Calgary, North-West Territories, to whom disposed, when, at what price, and how paid or payable? 2. Statement showing the original costs thereof, the costs expended thereon, when the same was erected, including working expenses. 3. Statement showing the quantity of agricultural land or timber limits disposed of with said mill or mills, or to the person who purchased or obtained the same. 4. All applications for the purchase or leasing of said farm, lands and limits. 5. Statement of the machinery in said mill or mills, and the cost thereof. 6. All other correspondence in respect to said mill or mills, land and limits. Presented to the House of Commons, 17th February, 1885.—*Mr. Cameron* (*Huron*).....*Not printed.*

52. Return to an Order of the House of Commons, dated 28th March, 1884, for all correspondence between the Hon. P. Mitchell and the Minister of the Interior, in relation to a timber limit or limits on Jack Head River, with the plans submitted in connection therewith; also in relation to timber limits on the Lake of the Woods. Presented to the House of Commons, 19th February, 1885.—*Mr. Mitchell*.....*Not printed.*

52*a*. Return to an Order of the House of Commons, dated 30th January, 1884, for a Return showing: 1. The total number of timber licenses or permits applied for and granted or refused, since 1st February, 1883; the estimated area covered by each license or application, and the total number of square miles estimated to be covered by the timber licenses issued during the period named. 2. The amount of bonuses or premiums per square mile, and on the aggregate, paid to and received by the Government on each such license, and the total amount of bonuses or premiums received. 3. The name and residence of each applicant for a license. 4. The date of application for each license and the number of years each license is granted for. 5. The Crown dues or stumpage charged or chargeable on each license, and the kind and estimated quantity and quality of timber on each area so licensed. 6. Whether in each case, where a license or permit was granted, the berth was put up at public auction, after public notice inviting tenders was given, and was sold to the highest bidder, or whether granted upon application or tender from the grantee without inviting public competition. 7. Copies of all claims made on the Government for any such area or timber by any persons, and all petitions, remonstrances or communications sent or made to the Government respecting such areas, licenses or timber, and copies of all correspondence had with the Government respecting such claims, or in any way respecting such areas, lands, licenses or timber, and the action of the Government therein; also a copy of all maps and plans showing the location or areas of such licenses or permits. Presented to the House of Commons, 19th February, 1885. —*Mr. Charlton*.....*Not printed.*

52*b*. Return to an Order of the House of Commons, dated 23rd February, 1885, for a Return showing: 1. The total number of applications made, and not granted, for licenses or permits to cut timber, saw-logs, cordwood, ties and poles, within the territory lately in dispute between the Province of Manitoba and Ontario. 2. The date of each rejected application and the name and residence of each applicant. 3. The geographical location of the area applied for and not granted. 4. The offer of bonus, and of Crown dues or stumpage, in each or any case accompanying such application. 5. The reason assigned for refusal in the case of each of such rejected applications. Presented to the House of Commons, 23rd April, 1885.—*Mr. Blake*—
Printed for Sessional Papers only.

52*c*. Return to an Order of the House of Commons, dated 23rd February, 1885, for a Return showing: 1. The total number of timber licenses and permits to cut timber, sawlogs, cordwood, ties or poles, on lands not within the disputed territory, applied for and refused since 1st February, 1883. 2. The date of each rejected application, and the name and residence of each applicant. 3. The geographical location of the area applied for and not granted, and the area of the same. 4. The offer of bonus, and Crown dues or stumpage in each or any case accompanying such application. 5. The reason assigned for refusal in the case of each of such rejected applications. Presented to the House of Commons, 23rd April, 1885.—*Mr. Blake*—
Printed for Sessional Papers only.

52*d*. Return to an Order of the House of Commons, dated 9th February, 1885, for copies of all correspondence and regulations, not already brought down, respecting timber for settlers' fuel, applicable to the neighborhood of Moosomin, N.W.T. For all correspondence as to the demands made during the winter of 1882-83 by the Mounted Police, of twenty-five cents a load for settlers' firewood. For all correspondence concerning the demand made by a sub-agent of Mr. Stephenson during the winter of 1883-84, for fifty cents for a permit, in addition to the charge of twenty-five cents a cord. For all correspondence as to the demands made during the winter of 1884-85, including the demands of the present sub-agent, of twenty-five cents for affidavits as to how much wood each settler had burned since he first came to the locality; and for all letters and instructions from the Department or from the Winnipeg office upon these subjects. Presented to the House of Commons, 5th May, 1885.—*Mr. Blake*—
Printed for Sessional Papers only.

52*e*. Return to an Address of the House of Commons, dated 23rd February, 1885, for copies of all permits, liberties or other papers given to any person or persons to cut timber in any part of the territory declared by the Order of the Queen in Council to be within the Province of Ontario; and of all Orders in Council, departmental regulations or orders relating to the matter. Presented to the House of Commons, 15th July, 1885.—*Mr. Mills*.....*Not printed.*

52*f*. Return to an Order of the House of Commons, dated 16th February, 1885, for copies of all permits, licenses or liberties given to any person or persons to cut timber in any part of the territory declared by the Order of the Queen in Council to be within the Province of Ontario. Also the name or names of the person or persons obtaining such permission, the extent of territory embraced, the amount received by the Government, and the amount, if any, still unpaid by the party or parties for such permission. Presented to the House of Commons, 15th July, 1885.—*Mr. Mills* .....*Not printed.*

52*g*. Return to an Order of the House of Commons, dated 23rd February, 1885, for a Return showing: 1. The total number of applications for timber licenses or berths in the Province of British Columbia, and within 50 miles of the line of the Canadian Pacific Railway; the date of such application; the place from which it was made; the name and address of the applicant; the area applied for and the geographical situation of the same; whether the application was rejected or granted, and, if rejected, the reasons assigned for the same. 2. The total number of applications for timber licenses or berths in the Province of British Columbia and transmitted to the Department of the Interior at Ottawa; the date of such application; the place from which it was made; the name and address of the applicant; the area applied for and the geographical situation of the same; whether the application was rejected or granted, and, if rejected, the reason assigned for the same. 3. A summary statement showing the number of licenses or permits granted either upon applications made at Ottawa or made at Victoria and transmitted to Ottawa, designating when the application was made, the date of the application, and the name and address of the grantee. 4. The geographical location of the area covered by each license or permit issued, and the number of square miles embraced in each, and the aggregate amount of the same. 5. The amount of bonuses or premiums received upon each and the aggregate amount of the same. 6. Full particulars as to the Crown dues or stumpage charged or chargeable upon each license or permit issued as to whether by percentage of values or specific charges. 7. A statement in case of each license or permit issued as to whether the Government had caused a survey to be made of the same and was in possession of estimates made by its own surveyors, woodsmen or bushrangers, as to the kinds, the quantity and the quality of timber upon each area covered by such license or permit. 8. Whether in each case where a license or permit was granted, the berth was put up at public auction, after due public notice was given inviting tenders, and was sold to the highest bidder, or whether granted upon application or tender from the grantee without inviting public competition. 9. In case of application by two or more parties for the same berth, and competition between them for the purchase of the same, the name and residence of each applicant and the particulars of the tender made by each. 10. Copies of all claims, petitions, remonstrances, letters or communications made to the Government respecting such permits or licenses applied for or granted, also a copy of all maps or plans showing the location and areas of such licenses or permits. 11. A minute of all assignments of such licenses or permits recorded with the Government, with the names and residence of the assignor and the assignee and the consideration in each case paid. Presented to the House of Commons, 15th July, 1885.—*Mr. Charlton*.....*Not printed.*

53. Return to an Address of the House of Commons, dated 26th March, 1884, for copies of all documents, statements, &c., of a nature to afford the information asked for by the following questions:—Whether the Government has, by sale, grant, location or otherwise, disposed of the lands belonging to it in the county of Richelieu? If so, what are the lands; what is the extent of each lot; to whom was it disposed; what are the conditions of each such grant, location or sale; what are the prices paid in each case, and when and how were the amounts paid? Also of all documents relating to the subject matter of the said questions, and of those evidencing the said transactions. Presented to the House of Commons, 19th February, 1885.—*Mr. Amyot*—*Not printed.*

53*a*. Return to an Order of the House of Commons, dated 17th February, 1885, for a list of all the unsold Indian lands in the township of Toronto, in the county of Peel. Presented to the House of Commons, 9th March, 1885.—*Mr. Paterson (Brant)*.....*Not printed.*

53*b*. Return to an Order of the House of Commons, dated 17th February, 1885, for a statement showing all properties, islands and other lands, whether built upon or not, belonging to the Dominion Government, and situated within the limits of the county of Richelieu, the names of

the parties occupying the said properties as tenants or otherwise; the time for which such properties are leased, the annual rent and the arrears due, if any, on each such property, up to the 1st January, 1885. Presented to the House of Commons, 9th March, 1885.—*Mr. Massue*—*Not printed.*

53*c*. Return to an Order of the House of Commons, dated 23rd February, 1885, for a statement showing: 1. All sales of coal lands since 23rd April, 1883; the name and residence of each party to whom sales have been made; the number of acres sold to each; the price per acre received from each; the location of the land sold; the total number of acres sold, and the total amount received from such sales. 2. All leases of coal lands made since 23rd April, 1883; the name and residence of each lessee; the number of acres leased to each; the payments made by each; the location of each leasehold; the total number of acres leased; and the total sum derived from such leases, the considerations paid and royalties collected; and also from all other charges, if any. 3. Copies of all applications, correspondence, protests and written communications, in relation to coal lands sold or leased since 23rd April, 1883. Presented to the House of Commons, 31st March, 1885.—*Mr. Charlton*.....*Printed for Sessional Papers only.*

53*d*. Return to an Order of the House of Commons, dated 12th March, 1885, for a detailed list of all the unsold Indian lands in the township of Trafalgar, in the county of Halton. Presented to the House of Commons, 31st March, 1885.—*Mr. McCraney*.....*Not printed.*

53*e*. Return to an Order of the House of Commons, dated 18th March, 1885, for a return of all properties owned by the Government for military purposes in New Brunswick disposed of or leased, since the transfer from the Imperial Government; the parties to whom sold and at what price, and as to leased properties, to whom leased, for what period and at what rents. Presented to the House of Commons, 22nd April, 1885.—*Mr. Weldon*.....*Not printed.*

53*f*. Return to an Order of the House of Commons, dated 4th February, 1885, for a statement showing the several amounts collected by the Dominion Government for lands sold or leased; for timber, logs or staves, cordwood, telegraph poles or other product of the forest; with the names of persons making such payments, within the bounds and limits of the western part of Ontario, as determined by the decision of the Privy Council against the claim of the Dominion Government. Presented to the House of Commons, 23rd April, 1885.—*Mr. Mackenzie*—*Printed for Sessional Papers only.*

53*g*. Order in Council, of the 4th June, 1883, respecting allotment of lands of various colonization companies under the land regulations, and to accord to railway companies the privilege of purchasing land south of the 54th parallel of latitude, &c. Presented to the House of Commons, 29th April, 1885, by Sir John A. Macdonald.....*Not printed.*

53*h*. Return to an Order of the House of Commons, dated 23rd February, 1885, for a return giving copies of all regulations or orders issued by the Department of the Interior concerning the sale or management of agricultural lands, timber lands, pasture lands, mineral lands and town sites, since 26th February, 1884. Presented to the House of Commons, 5th May, 1885.—*Mr. Charlton*.....*Not printed.*

53*i*. Return to an Order of the House of Commons, dated 12th February, 1885, for copies of all correspondence and petitions of railway companies in Manitoba and the North-West, praying for grants of land, or modifications in the condition and extent of the grants of land already conceded to them; and of all Orders in Council or agreements or letters, not already brought down, affecting or in any wise relating to any railway company in Manitoba or the North-West other than the Canadian Pacific Railway Company. Presented to the House of Commons, 5th May, 1885.—*Mr. Blake*.....*Not printed.*

53*j*. Return to an Order of the House of Commons, dated 23rd February, 1885, for a return showing: 1. The names of grazing land lessees who have cattle upon their leaseholds, the number of acres in each leasehold, the date of the lease, the geographical position of the area covered by each lease, the number of the lease, the number of cattle reported on each leasehold, the date when the leasehold was first stocked with cattle, and the aggregate number of acres

covered by such leases. 2. The names of grazing land lessees who have not placed cattle upon their leaseholds; the number of acres in each leasehold; the geographical position of the area covered by each lease; the number of the lease and the aggregate number of acres covered by such leases. Presented to the House of Commons, 26th May, 1885.—*Mr. Charlton*—

Printed for Sessional Papers only.

53*k*. Return to an Address of the House of Commons, dated 11th March, 1885, for: 1. Copy of all Orders in Council or departmental orders respecting south-east ¼, section 2, township 10, range 19, west. 2. Copies of all claims made to said land, and the action of the Government thereon. 3. Copies of all petitions, papers and correspondence with the Government by one Joseph Bell and one J. E. Kavanagh, and all other persons, and all replies thereto, respecting said land. Presented to the House of Commons, 26th May, 1885.—*Mr. Cameron (Huron)*.....*Not printed.*

53*l*. Copy of an Order in Council, under date the 4th June, 1883, respecting an area of land having been allotted to colonization companies under the land regulations, &c. Presented to the House of Commons, 12th June, 1885, by Sir Hector Langevin.....*Not printed.*

53*m*. Return to an Address of the House of Commons, dated 27th April, 1885, for copies of all Orders in Council, correspondence and papers, not already brought down, touching the surrender or definition of the claims of Canada upon any of the railway lands in British Columbia, or touching any change as to the relations of Canada and British Columbia in reference to such railway lands. Presented to the House of Commons, 14th July, 1885.—*Mr. Blake*.....*Not printed.*

54. Return to an Order of the House of Commons, dated 2nd February, 1885, for a statement showing: 1. The Christian and surnames of the present employés of the Immigration Office at Quebec, and the nature of their employment. 2. The amount of the yearly salary paid to each such employé on 31st December, 1884. 3. The amount of the yearly salary attached to the said offices on 31st December, 1877. Also all correspondence respecting the increase or non-increase of the salary of any employé of the said office between the two dates above named. Presented to the House of Commons, 20th February, 1885.—*Mr. Landry (Montmagny)*—

Not printed.

54*a*. Message transmitting the Report of the Royal Commission on Chinese Immigration, and the evidence taken thereon. Presented to the House of Commons, 25th February, 1885, by Hon. J. A. Chapleau.....*Printed for both Distribution and Sessional Papers.*

CONTENTS OF VOLUME No. 12.

54*b*. Return to an Address of the House of Commons, dated 6th February, 1885, for a copy of the commission and the names of the commissioners appointed to proceed to British Columbia to enquire into and report upon the Chinese difficulty in that country. The date of the commissioners' engagement, the salary or other allowance paid them, and the amount of travelling and other expenses up to the 1st February, 1885. Presented to the House of Commons, 13th April, 1885.—*Mr. McMullen*.....*Not printed.*

54*c*. Return to an Address of the Senate, dated 26th March, 1885, to His Excellency the Governor General, praying that he will cause to be laid before this House a detailed statement of the expenditure incurred in connection with the recent visit of the Hon. the Secretary of State to British Columbia and California. Presented to the Senate, 13th April, 1885.—*Hon. Mr. Power*.....*Not printed.*

55. Return to an Address of the House of Commons, dated 28th February, 1883, for copies of all papers and correspondence relating to the change of mail service between Durham and Walkerton; also a statement showing the cost of the old and new service, and the comparative efficiency of each. Presented to the House of Commons, 23rd February, 1885.—*Mr. Landerkin*.....*Not printed.*

55*a*. Return to an Order of the House of Commons, dated 26th March, 1884, for copies of advertisement calling for tenders for carrying mails from Kamloops to Spencer's Bridge, B.C.,

dated 13th June, 1883; also copies of tenders received for such service; also copy of contract based on such tenders, and the hours of arrival and departure of mails from both places. Presented to the House of Commons, 23rd February, 1885.—*Mr. Mackenzie*.....*Not printed.*

55*b*. Return to an Order of the House of Commons, dated 30th January, 1884, for copies of any correspondence, memorial or other documents from the Board of Trade in the city of St. John, or other parties, in relation to the conveyance of mails on the night train on the St. John and Maine Railway to St. Stephen and Woodstock; also as to the conveyance of mails over the Grand Southern Railway to St. George. Presented to the House of Commons, 23rd February, 1885.—*Mr. Gillmor*.....*Not printed.*

55*c*. Return to an Order of the House of Commons, dated 3rd March, 1884, for copies of petitions and all correspondence between the Dominion Government and any person or persons, upon the subject of a daily mail service between Port Townsend, in Washington Territory, and Victoria, in the Province of British Columbia, being substituted for the semi-weekly service at present existing. Presented to the House of Commons, 23rd February, 1885.—*Mr. Baker (Victoria)*.....*Not printed.*

55*d*. Return to an Order of the House of Commons, dated 14th February, 1884, for copies of all petitions, correspondence, returns and papers, of any nature whatsoever, respecting the establishing of a daily mail service in the parishes of St. Giles, St. Patrick and St. Sylvester, in the county of Lotbinière. Presented to the House of Commons, 23rd February, 1885.—*Mr. Rinfret*.....*Not printed.*

55*e*. Agreement made 15th day of May, 1884, between Andrew Allan, Esq., of the city of Montreal, in the Province of Quebec, in the Dominion of Canada, shipowner, and Hon. John Carling, Postmaster-General of the said Dominion; and an Order in Council in relation thereto, respecting the conveyance of mails. Presented to the House of Commons, 24th April, 1885, by Hon. J. Carling.....*Printed for Sessional Papers only.*

55*f*. Return to an Order of the House of Commons, dated 23rd February, 1885, for a statement in detail of the annual cost in connection with the ocean mail service, for salaries, allowances of mail clerks and conductors, or railway post office clerks in charge of the British mails; also for all correspondence as to the landing of the post office bags containing the British mails outward bound from Canada at Derry, and the saving of loss of time effected thereby. Presented to the House of Commons, 7th May, 1885.—*Mr. Blake*.....*Not printed.*

55*g*. Return to an Order of the House of Commons, dated 16th February, 1885, for a Return showing the nature of the mail service on the Canada Southern Railway between Essex Centre and Amherstburg; also the annual amount paid to the Canada Southern Railway for mail service. Presented to the House of Commons, 7th May, 1885.—*Mr. Wigle*.....*Not printed.*

56. Return to an Order of the House of Commons, dated 28th March, 1884, for: 1. Copies of all correspondence and papers relating to certain charges or complaints made against J. E. Gaboury, Esquire, as postmaster of St. Césaire, and to his subsequent dismissal from the said office of postmaster. 2. A copy of the instructions given to the person who investigated the charges against said J. E. Gaboury, if any investigation took place, and a copy of the report made by such person. Presented to the House of Commons, 23rd February, 1885.—*Mr. Béchard*—*Not printed.*

57. Return to an Order of the House of Commons, dated 12th February, 1885, for a statement of the receipts of the post office at St. Stephens, N.B., for the calendar year 1884; also a statement of the value of postage stamps sold at the said office. Presented to the House of Commons, 23rd February, 1885.—*Mr. Burpee (Sunbury)*.....*Not printed.*

57*a*. Return to an Order of the House of Commons, dated 27th April, 1885, for a Return showing the postal revenue at Victoria, B.C., from all sources, specifying the amount from each source, month by month, for the eight months included in the period 1st July, 1884, to 28th February, 1885. Presented to the House of Commons, 5th May, 1885.—*Mr. Baker (Victoria)*..*Not printed.*

58. Return to an Order of the House of Commons, dated 9th April, 1883, for copies of all letters, reports and other documents relating to any complaint preferred against Stephen G. Burpee, postmaster at Florenceville, N.B., since 1st January, 1879. Presented to the House of Commons, 23rd February, 1885.—*Mr. Irvine*.....*Not printed.*

59. Return to an Order of the House of Commons, dated 4th February, 1885, for a return of all sugars imported at Halifax from Jamaica from the 1st of January, 1883, to the 31st of December, 1883; also a return of all sugars from Jamaica entered for the same term at Montreal, either direct or *viâ* Halifax, giving name of vessel, number of pounds landed, value for duty of each cargo, and rate of duty per 100 lbs. of each shipment. Presented to the House of Commons, 23rd February, 1885.—*Mr. Vail*.....*Not printed.*

59*a*. Supplementary Return to an Order of the House of Commons, dated 13th March, 1885, for a Return of all sugars imported at Halifax from Jamaica, from the 1st January, 1883, to the 31st December, 1883; also a return of all sugars from Jamaica entered for the same term at Montreal, either direct or *viâ* Halifax, giving the name of vessel, number of pounds landed, value for duty of each cargo, and rate of duty per 100 lbs. of each shipment. Presented to the House of Commons, 13th March, 1885.—*Mr. Vail*.....*Not printed.*

60. Return to an Order of the House of Commons, dated 2nd February, 1885, for a Return in the form used in the statement usually published in the *Gazette*, of the exports and imports from the 1st day of July, 1883, to the 1st day of January, 1884, and from the 1st day of July, 1884 to the 1st day of January, 1885, distinguishing the products of Canada and those of other countries. Presented to the House of Commons, 23rd February, 1885.—*Sir Richard Cartwright*.....*Printed for Distribution only.*

61. The Governor General transmits to the House of Commons two approved Minutes in Council, dated respectively the 20th May, 1884, and the 23rd January, 1885, regarding the terms of the provisional settlement of the claims of the Province of Manitoba. Presented to the House of Commons, 23rd February, 1885, by Sir John A. Macdonald.—
Printed for both Distribution and Sessional Papers.

62. A detailed statement of all bonds and securities registered in the Department of the Secretary of State of Canada, under 31 Victoria, chapter 37, section 15. Presented to the House of Commons, 24th February, 1885, by Hon. J. A. Chapleau.....*Not printed.*

63. Return to an Address of the House of Commons, dated 3rd February, 1885, to His Excellency the Governor General, praying that he will cause to be laid before the House copies of all correspondence between the Federal and Ontario Governments, and the Imperial Government, on the subject of the Imperial Act 21-22 Victoria, chapter 90, known as the British Medical Act, 1858; the Imperial Act 31-32 Victoria, chapter 29, known as the British Medical Amendment Act, 1868; the Imperial Act 41-42 Victoria, chapter 33, known as the Dentists Act, 1878; and the amendments proposed to be made thereto during the present Session of the Imperial Parliament. Presented to the House of Commons, 26th February, 1885.—*Mr. Bergin*—
Printed (condensed) for both Distribution and Sessional Papers.

64. Return to an Order of the House of Commons, dated 9th February, 1885, for a Return of all reports of Government engineers respecting the construction of a harbor of refuge at Port Stanley and Port Burwell, on the north shore of Lake Erie, together with the estimated cost of each. Presented to the House of Commons, 27th February, 1885.—*Mr. Wilson*.....*Not printed.*

64*a*. Return to an Address of the House of Commons, dated 2nd March, 1885, for a copy of any memorials that may have been addressed to the Government with respect to the construction of a harbor of refuge at Port Rowan, in the Province of Ontario. Also for a copy of Richard Stevens' report made to the Department of Public Works on the same subject. Presented to the House of Commons, 8th April, 1885.—*Mr. Jackson*.....*Not printed.*

64*b*. Supplementary Return to an Order of the House of Commons, dated 9th February, 1885, for a Return of all reports of Government engineers respecting the construction of a harbor of refuge at Port Stanley and Port Burwell, on the north shore of Lake Erie, together with the estimated cost of each. Presented to the House of Commons, 8th April, 1885.—*Mr. Wilson*—
Not printed.

64*c*. Return to an Order of the House of Commons, dated 16th February, 1885, for copies of all reports and communications made to the Government by the Port Credit Harbor Company; and all memorials, petitions, reports of engineers and correspondence in reference to the condition and state of repair of the said harbor. Presented to the House of Commons, 20th July, 1885.—*Mr. Platt*.....*Not printed.*

65. Return to an Order of the House of Commons, dated 11th February, 1885, for copies of all reports and correspondence not already brought down, relating to the construction of the post office, Inland Revenue and Custom house at St. Thomas, giving the amount expended to date; also the names of all persons to whom any portion of the expenditure has been paid; together with the amount paid to each, and for what. Presented to the House of Commons, 27th February, 1885.—*Mr. Wilson*.....*Not printed.*

66. Return to an Order of the House of Commons, dated 6th February, 1885, for a copy of the report made in 1884 by the chief engineer of the Department of Public Works, on the Church Point and Trout Cove piers. Presented to the House of Commons, 26th February, 1885.—*Mr. Vail*.....*Not printed.*

67. Return to an Order of the House of Commons, dated 9th February, 1885, for copies of all correspondence, documents and reports of engineers relating to improvements of the entrance into McIsaac's Pond, Inverness, Nova Scotia. Presented to the House of Commons, 27th February, 1885.—*Mr. Cameron (Inverness)*.....*Not printed.*

68. Return to an Order of the House of Commons, dated 17th February, 1885, for a statement of the amounts paid by the Government to Messrs. George and Andrew Holland, or any other persons, for services as official reporters of the Senate, or for the short-hand work of any kind outside of parliamentary reporting, since 1st January, 1882. Presented to the House of Commons, 16th March, 1885.—*Mr. Auger*.....*Not printed.*

69. Return to an Order of the House of Commons, dated 6th February, 1885, for a Return showing the number of dredges, tugs and dumping scows built in the United States for the Government of Canada during the years 1883 and 1884, showing where they were built, giving the contractor's name, and the price paid for the same. Presented to the House of Commons, 27th February, 1885.—*Mr. Jackson*.....*Not printed.*

69*a*. Return to an Order of the House of Commons, dated 8th April, 1885, for copies of all correspondence and contracts entered into relative to the purchases of tug-barges, dredge and machinery used on Red River; a detailed statement of the cost of the same, the time when the work of dredging was commenced and discontinned, the quantity of dredging completed and the depth of water drawn by the Government tug "Sir Hector." Presented to the House of Commons, 23rd April, 1885.—*Mr. Watson*.....*Not printed.*

70. Return to an Order of the House of Commons, dated 9th February, 1885, for copies of departmental instructions and correspondence on the subject of apportionment of sea lots to individuals desiring to place lobster traps in the open sea off the coast of Prince Edward Island. Presented to the House of Commons, 27th February, 1885.—*Mr. Blake*—

Printed for Distribution only.

71. Return to an Order of the House of Commons, dated 17th February, 1885, for a statement of the amount expended in repairing the breakwater at Tracadie, Nova Scotia, from 30th June, 1884, to 31st January, 1885, giving the names of all persons to whom any portion of the expenditure has been paid, together with the amount paid to each, and for what. Presented to the House of Commons, 2nd March, 1885.—*Mr. McIsaac*.....*Not printed.*

71*a*. Return to an Order of the House of Commons, dated 17th February, 1885, for a copy of the report made by the engineer since January, 1884, on the cost of erecting breakwaters at New Harbor and Indian Harbor, in the county of Guysboro', Nova Scotia, and also copy of report on White Haven boat canal. Presented to the House of Commons, 2nd March, 1885.—*Mr. Kirk*.....*Not printed.*

71*b*. Return to an Order of the House of Commons, dated 9th February, 1885, for copies of all tenders for the construction of breakwater at Parrsboro' lighthouse station, in the county of

Cumberland, N.S.; copies of letter from Deputy Minister of Marine and Fisheries accepting the tender of one Neil McRay, and of telegram postponing the work; also all letters objecting to the said Neil McRay as contractor and to the bondsmen offered by him, and letters tendering other names as bondsmen if required, and all other correspondence on the subject. Presented to the House of Commons, 2nd March, 1885.—*Mr. Robertson (Shelburne)*.....*Not printed.*

71*c*. Return to Order, correspondence, reports of engineers and others, in reference to the construction of a breakwater at Salmon Point, together with lists of tenders and amount of each, and all other documents in the possession of the Government relative to the above mentioned work. Presented to the House of Commons, 23rd March, 1885.—*Mr. Platt*.....*Not printed.*

72. Return to an Order of the House of Commons, dated 12th February, 1885, for a statement for the last fiscal year of the cost connected with the heating of public buildings (including wages as well as fuel) now paid under a lump vote, such statement to show the costs under the same sub-headings as those in which it was formerly included in the Public Accounts before the change in the system. Presented to the House of Commons, 2nd March, 1885.—*Mr. Blake*.....*Printed for both Distribution and Sessional Papers.*

73. Return to an Order of the House of Commons, dated 6th February, 1885, for a statement showing the number of seizures made at each port of entry in the Dominion during the last fiscal year; also during the six months ending the 31st December last; the amount of fines exacted at each port during each of the said periods; and the manner in which the said fines were disposed of, giving the names of the officers receiving any portion thereof, and the amount received by each of such officers out of the said fund. Presented to the House of Commons, 2nd March, 1885.—*Mr. Blake*.....*Printed for Distribution only.*

73*a*. Return to an Order of the House of Commons, dated 2nd March, 1885, for a statement showing the seizures made at the port of Winnipeg by the Department of Customs or any of its officers or officials, between 1st January, 1883, and 1st January, 1885; giving the estimated value of each of such seizures, the amount of fine imposed in each case and the manner in which the said fines were disposed of, and stating, in detail, the amount paid to each officer or employé of the Government, the name of such officer or employé, and when paid, also the salary paid to each such officer or employé; the disposal made of all such goods seized, and if sold—when, for how much, and how the proceeds were disposed of. Presented to the House of Commons, 10th March, 1885.—*Mr. Paterson (Brant)*.....*Printed for Distribution only.*

73*b*. Return to an Order of the House of Commons, dated 12th March, 1885, for a statement showing the number of seizures made at each port of entry in Nova Scotia during the last fiscal year; also during the six months ending the 31st December last; and the names of the parties from whom such seizures were made, the amount of fines exacted at each port during each of the said periods, and the manner in which the said fines were disposed of, giving the names of the officers receiving any portion thereof, and the amount received by each of such officers out of the said fund. Presented to the House of Commons, 17th April, 1885.—*Mr. Stairs*—
Not printed.

73*c*. Return to an Order of the House of Commons, dated 27th April, 1885, for a Return showing seizures made at the Port of Winnipeg by the Customs officers or officials between 1st January, 1883, and 1st January, 1885, in which deposits were forfeited or goods sold after seizure; giving the amount of each sum forfeited and the amount realized in each case in which goods were sold; and stating in detail the name of each officer to whom any portion of the money so realized was paid, and the amount in each case thus paid to the said officer; and also stating the salary paid such officer. Presented to the House of Commons, 18th July, 1885. *Mr. Paterson (Brant)*.....*Not printed.*

74. Return to an Order of the House of Commons, dated 23rd February, 1885, for copies of all correspondence, reports, &c., in connection with the weighing and measuring of potatoes and other roots in the Province of Prince Edward Island. Presented to the House of Commons, 2nd March, 1885.—*Mr. Macdonald (King's)*.....*Not printed.*

75. Return to an Order of the House of Commons, dated 12th February, 1885, for a Return of all claims presented for drawback on materials used for shipbuilding, for the year ending 30th

June, 1884; also for the six months ending 31st December, 1884; giving the name of the applicant, the name and tonnage of the vessel, the amount claimed and the amount paid. Presented to the House of Commons, 2nd March, 1885.—*Mr. Burpee (Sunbury)*—

Printed for Distribution only.

75*a*. Return to an Order of the House of Commons, dated 17th February, 1885, for a Return of all claims presented up to the 1st February, 1885, for drawbacks on goods manufactured for export (since the date of the last return made to that House), showing the names of all applicants, their place of business, the articles on which the drawback was claimed, and the amount of each claim, distinguishing between the claims which have been allowed and those which have been disallowed, and those under consideration and not yet decided, and giving the reason for such disallowance. Also copies of all regulations made by the Department with reference to such claims, together with a copy of one allowed claim and the sworn declaration thereto of each exporter. Presented to the House of Commons, 6th March, 1885.—*Mr. Paterson (Brant)*—

Printed for Distribution only.

76. Return to an Order of the House of Commons, dated 30th January, 1884, for copies of any correspondence, documents, contracts or agreements with the Pullman Palace Car Company, in relation to the company's cars running over the Intercolonial Railway; also any contract or agreement with express companies as to conveyance of express matter over the said railway. Presented to the House of Commons, 2nd March, 1885.—*Mr. Weldon*—

Printed for Sessional Papers only.

76*a*. Return to an Address of the House of Commons, dated 20th February, 1885, to His Excellency the Governor General, praying that he will cause to be laid before the House a copy of the Order in Council appointing Mr. L. K. Jones secretary of the Intercolonial Railway Commission, also a copy of the recommendation on which such Order in Council was based. Presented to the House of Commons, 5th March, 1885.—*Mr. Rykert*.....*Not printed.*

76*b*. Return to an Order of the House of Commons, dated 12th February, 1885, for a return of the casualties to trains on the Intercolonial Railway arising from collision, broken rails, or otherwise, for the calendar year 1884; the respective causes and dates; the amount of damages (if any), in each case, to property; the amount of compensation paid to owners of property destroyed or damaged, as well as amount of claims for loss or damage to property (if any) unsettled. Presented to the House of Commons, 5th March, 1885.—*Mr. Burpee (Sunbury)*—

Not printed.

76*c*. Return to an Order of the House of Commons, dated 23rd February, 1885, for a comparative statement of the cost of working the Intercolonial Railway for each of the years 1874, 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883 and 1884, and the number of miles operated in each year, giving for each year the cost for locomotive power, under the seven sub-headings given in the Minister's report, appendix, page 37; for car expenses, under the seven sub-headings given in the same report, same page; for maintenance, way and works, under the ten sub-headings given in the same report, page 37; for station expenses, under the three sub-headings given in the same report, same page; and for general charges, under the seven sub-headings given in the same report, page 39. Presented to the House of Commons, 9th March, 1885.—*Mr. Blake*.....*Printed for both Distribution and Sessional Papers.*

76*d*. Return to an Order of the House of Commons, dated 12th February, 1885, for a statement of the revenue and working expenses of the Intercolonial Railway, accrued for the six months of the year ending 31st December, 1884, under the several divisions, similar to Annual Statement B, Intercolonial Railway, in the Public Accounts. Presented to the House of Commons, 9th March, 1885.—*Mr. Burpee (Sunbury)*.....*Not printed.*

76*e*. Return to an Order of the House of Commons, dated 17th February, 1885, for copies of all correspondence between the Intercolonial officials or the Government and the Canada Shipping Company, or the Beaver line of steamships, with reference to the terms for through rates of freight over the Intercolonial. Presented to the House of Commons, 10th March, 1885.—*Mr. Blake*.....*Not printed.*

76*f*. Return to an Order of the House of Commons, dated 17th February, 1885, for copies of the claim of J. B. Plante, of St. Charles, Bellechasse, in relation to certain horses which he alleges

have been killed by a train of the Intercolonial Railway, and of which he demands the value; copies of the order referring the said claim to the official arbitrators, and of their enquiry, report and award; of the second reference to the said arbitrators, and of their enquiry and further report; also all documents and papers relating to the matter in question. Presented to the House of Commons, 13th March, 1885.—*Mr. Landry (Montmagny)*.....*Not printed.*

76*g*. Return to an Order of the House of Commons, dated 12th February, 1885, for a return showing the quantity of rolling stock purchased for the Intercolonial Railway during the six months of the year ending 31st December, 1884, giving each kind of rolling stock, and whether purchased under contract or otherwise, the parties from whom bought, and the cost of each kind; also a statement showing what has been built during the year in the Government workshops, giving each kind. Presented to the House of Commons, 23rd March, 1885.—*Mr. Burpee (Sunbury)*.....*Not printed.*

76*h*. Return to an Address of the House of Commons, dated 12th February, 1885, for copies of all Orders in Council, instructions to and correspondence with the commissioners under the commission issued in connection with the claims arising out of the construction of the Intercolonial Railway, and a statement of the matters referred to them, and of the moneys paid to them and to the secretary, and of the number of days during which the commissioners sat, all subsequent to the period covered by the return to the Address of last Session. Presented to the House of Commons, 31st March, 1885.—*Mr. Burpee (Sunbury)*.....*Not printed.*

76*i*. Return to an Address of the House of Commons, dated 27th April, 1885, for copies of all memorials or correspondence presented to or sent the Government by the mayors or city councils of the cities of St. John and Portland, relating to the interruption of traffic between these cities by the railway crossing on Mill Street, and for the erection of a bridge across the said street. Presented to the House of Commons, 9th June, 1885.—*Mr. Weldon*....*Not printed.*

76*j*. Return to an Order of the House of Commons, dated 27th April, 1885, for all papers, documents and correspondence respecting the claim of John D. Robertson for compensation for taking his factory, premises and land for the Intercolonial Railway, last May, at St. John; the report of Alexander Christie, as appraiser; the report of C. W. Fairweather, and others, as valuators, and the evidence taken before Mr. Compton, or any other arbitrator before whom the claim was heard. Presented to the House of Commons, 9th June, 1885.—*Mr. Mills*—*Not printed.*

76*k*. Return to an Order of the House of Commons, dated 27th April, 1885, for a Return of the freight earnings of the Intercolonial Railway for the year ending 30th June, 1884, similar to the descriptive statement of the freight earnings of the Prince Edward Island Railway, to be found on page 84 of the report of the Minister of Railways, with the addition of such other articles of freight not contained in said descriptive statement as were carried on the Intercolonial Railway. Also a comparative statement of the operation of the Intercolonial Railway for said year, showing: 1. Passenger earnings per mile of road in operation. 2. Freight earnings per mile of road in operation. 3. Gross earnings per mile of road in operation. 4. Net traffic earnings per mile of road in operation. 5. Percentage of expenses to earnings. 6. Passenger earnings per passenger train per mile. 7. Freight earnings per freight train per mile. 8. Earnings per passenger per mile. 9. Earnings per ton per mile. 10. Average distance per passenger. 11. Average distance per ton. Presented to the House of Commons, 11th June, 1885.—*Mr. Davies*.....*Not printed.*

76*l*. Return to an Order of the House of Commons, dated 12th March, 1885, for a Return of all contracts made by the Government for the erection of wire fences on the line of the Intercolonial Railway and the names of the contractors and the number of miles put under contract. Presented to the House of Commons, 11th June, 1885.—*Mr. Weldon*.....*Not printed.*

76*m*. Return to an Order of the House of Commons, dated 24th February, 1885, for a statement of all free passes over the Intercolonial Railway issued to persons not actually employed as officers or workmen on this road during the year 1884, distinguishing between annual passes, passes for a more limited period, and single or return trip; with the names of the persons to whom, the dates when, and the occasion for which the same was issued. Presented to the House of Commons, 14th July, 1885.—*Mr. Gillmor*.....*Not printed.*

76*n*. Return to an Order of the House of Commons, dated 11th March, 1885, for a Return showing: The number of free passes or reduced fare tickets granted to parties to travel on or over the Intercolonial Railway from the 1st January, 1884, to the 1st February, 1885; the names of the parties to whom granted; the date of issue; the length of time to remain in force, and, in case of a reduced fare, the reduction made. Presented to the House of Commons, 15th July, 1885.—*Mr. McMullen* ..... *Not printed.*

77. Return to an Address of the House of Commons, dated 24th February, 1885, to His Excellency the Governor General, praying that he will cause to be laid before the House a copy of the judgment of the Supreme Court in the case of the Queen against Robinson, so far as relates to the rights of the Provincial Governments to control the inland fisheries of the Dominion; and also for copies of all correspondence between the Government of the Dominion and that of the Province of Ontario in relation thereto. Presented to the House of Commons, 2nd March, 1885.—*Mr. O'Brien* ..... *Not printed.*

77*a*. Return to an Address of the House of Commons, dated 23rd February, 1885, for a Return: 1. Of all contested cases judged upon the merits in the Supreme Court of Canada, during the twelve months ending 1st February instant. 2. Of the dates of final arguments. 3. Of the dates of final judgment. 4. Of the divisions, when such have been, among the judges at the rendering of the final judgments. Presented to the House of Commons, 9th March, 1885.—*Mr. Curran* ..... *Not printed.*

77*b*. General Rule, No. 265, of the Exchequer Court of Canada, pursuant to section 79 of the Supreme and Exchequer Court Act. Presented to the House of Commons, 10th April, 1885, by Hon. J. Costigan ..... *Not printed.*

77*c*. Return to an Order of the House of Commons, dated 12th March, 1885, for copies of all judgments rendered by the Supreme Court, from the period when it was first established up to this date, reversing decisions of the Court of Queen's Bench of the Province of Quebec, with a succinct summary of the reasons given by the judges. Presented to the House of Commons, 17th July, 1885.—*Mr. Landry (Montmagny)* ..... *Not printed.*

78. Return to an Order of the House of Commons, dated 17th February, 1885, for a Return showing all sums of money paid and the dates of payment to A. F. Wood and J. A. Wilkinson, or either of them, from the first day of January, 1879, to the first day of January, 1885; the work done or services rendered as valuators or otherwise during each year, showing the number of days, weeks or months employed and the number of valuations made on the Murray Canal; the amount paid to the several parties on the recommendation or joint recommendations of them or either of them; the length of time the claims had been in existence; the amount claimed and the dates of payment, and the amount paid and the travelling and all other expenses connected therewith and paid to the said Wood and Wilkinson, or either of them, or to any other person or persons on their or either of their accounts. Presented to the House of Commons, 2nd March, 1885.—*Mr. McMullen* ..... *Not printed.*

79. Return to an Address of the House of Commons, dated 23rd February, 1885, to His Excellency the Governor General, praying that he will cause to be laid before the House copies of all Orders in Council, leases, correspondence and other documents in possession of the Government in reference to the leasing of the piece of property in the city of Kingston known as the Tête du Pont Barracks. Presented to the House of Commons, 2nd March, 1885.—*Mr. Platt*— *Not printed.*

80. Return to an Order of the House of Commons, dated 2nd February, 1885, for copies of all documents, correspondence and contracts between the Government or its officers and the several parties tendering for the supplying of wood to the lightship at the Lower Traverse, for the years 1883 and 1884. Presented to the House of Commons, 4th March, 1885.—*Mr. Casgrain* ..... *Not printed.*

81. Return to an Order of the House of Commons, dated 12th February, 1885, for a statement showing the names and places of residence of all militiamen of 1812 who received their pension during the last fiscal year, and the amount paid to each of them. Presented to the House of Commons, 5th March, 1885.—*Mr. Bourassa* ..... *Printed for Sessional Papers only.*

81*a*. Return to an Order of the House of Commons, dated 12th February, 1885, for a copy of the charges against Lieut.-Colonel O'Malley, of the 25th Battalion, Ontario; date of O'Malley's suspension; date of the court of enquiry into the charges; also a copy of the evidence taken before said court of enquiry, together with the report of said court to the Major-General commanding the militia; also copy of report of the Major-General commanding the militia in reference to the charges against Lieut.-Colonel O'Malley, 25th Battalion Presented to the House of Commons, 12th March, 1885.—*Mr. Wilson*.....*Not printed.*

81*b*. Return to an Order of the House of Commons, dated 2nd March, 1885, for a Return showing the number of officers, non-commissioned officers and men comprising "A," "B" "C" Batteries, the Cavalry and Infantry Schools; also the pay and allowances of the commissioned officers of said batteries and schools, with their rank and names, and distinguishing such of said commissioned officers as are graduates of the Royal Military College, the date of appointment of all said officers to the schools and of their commissions in the militia, as well as showing their qualifications and the Provinces from which they come; also return showing the expenditure on account of "A," "B" "C" Batteries, the Cavalry and Infantry Schools, from the 1st July, 1884, to 1st January, 1885, distinguishing the disbursements on account of pay and allowances, and the names of the parties to whom payments were made. Presented to the House of Commons, 13th March, 1885.—*Mr. Lister*.....*Not printed.*

81*c*. Return (in part) to an Order of the House of Commons, dated 2nd March, 1885, for a return showing: 1. Number and names of the students having passed or graduated from the Royal Military College, Kingston, in each year to date. 2. Total number of marks received by each, together with the total number possible to be obtained in each year, respectively, and the percentage of such total obtained by each pupil. 3. Number and names of those cadets who, after passing through said college, are now employed in the service of the Dominion, together with statement of the position occupied by each. 4. Number and names of cadets who have been offered employment in the service of the Dominion, and have declined the offer, together with statement of the position offered and declined by each respectively. Presented to the House of Commons, 16th March, 1885.—*Mr. Blake*—

Printed for both Distribution and Sessional Papers.

81*d*. Return to an Order of the House of Commons, dated 5th February, 1885, for a return of all rifle associations in the Dominion, their headquarters, the annual grant to each, with the names of the members of each of such associations. Presented to the House of Commons, 20th March, 1885.—*Mr. Bergin*.....*Not printed.*

81*e*. Supplementary Return to an Order of the House of Commons, dated 2nd March, 1885, for a Return showing: 1. Number and names of the students having passed or graduated from the Royal Military College, Kingston, in each year to date. 2. Total number of marks received by each, together with the total number possible to be obtained in each year, respectively, and the percentage of such total obtained by each pupil. 3. Number and names of those cadets who, after passing through said college, are now employed in the service of the Dominion, together with statement of the positions occupied by each. 4. Number and names of cadets who have been offered employment in the service of the Dominion, and have declined the offer, together with statement of the position offered and declined by each, respectively. Presented to the House of Commons, 27th April, 1885.—*Mr. Blake*.....*Not printed.*

81*f*. Copy of a Report of a Committee of the Honorable the Privy Council, approved by His Excellency the Governor General in Council, dated the 8th July, 1885, on a memorandum of the 30th June, 1885, from the Minister of Militia and Defence, submitting certain regulations relating to gratuities and pensions to be granted under the provisions of section 68 of the Consolidated Militia Act of 1883, to officers and men of the active militia who have been or may be killed or wounded on actual service after the 20th day of March, 1885, or who have died since that date, or may die hereafter, from illness or injuries contracted on actual service. Presented to the House of Commons, 10th July, 1885, by Hon. J. P. R. A. Caron—

Printed for both Distribution and Sessional Papers.

82. Return to an Address of the House of Commons, dated 22nd February, 1885, for copies of the petition of J. Hickson, Esq., and others, relative to the continuation of the pension of the late

John Martin to his widow, and all papers in connection therewith. Presented to the House of Commons, 5th March, 1885.—*Mr. Curran*.....*Not printed.*

83. Return to an Address of the House of Commons, for copies of all Orders in Council, memorials and representations, on the subject of the bounty on manufactures of iron, not already brought down, together with all letters, accounts and vouchers in respect of claims made for such bounty; and statement in detail of all sums paid or allowed in respect thereof. Presented to the House of Commons, 6th March, 1885.—*Mr. Blake*.....*Printed for Sessional Papers only.*

84. Return to an Order of the House of Commons, dated 12th February, 1885, for copies of all papers and correspondence between the Government and D. J. Hughes, county judge of Elgin, or any other person or persons, relating to charges preferred by certain petitioners of said county, asking for a commission of enquiry into the official conduct of the said judge. Presented to the House of Commons, 6th March, 1885.—*Mr. Wilson*.....*Not printed.*

85. Return to an Order of the House of Commons, dated 17th February, 1885, for a Return of all certificates for liquor sold under section 99, clause 4, second part of the Canada Temperance Act of 1878, by the physicians of the several counties now under the said Act in Nova Scotia, giving the names of each physician and the names of the persons to whom certificates were granted, and the quantity supplied in each case, from 1st January, 1884, to 1st January, 1885. Presented to the House of Commons, 6th March, 1885.—*Mr. Kirk*.....*Not printed.*

85*a*. Return to an Address of the House of Commons, dated 5th February, 1885, for: 1. A copy of the Order in Council respecting the submission to the Supreme Court of the case agreed on between the Government of Canada and the Government of each of the Provinces under the Liquor License Act of 1883, and the Act to amend the Liquor License Act of 1883, as to the competency of Parliament to pass the said Acts in whole or in part. 2. A copy of the said case of the factum of the Government of Canada and of the factum of each of the said Provinces, the arguments of counsel in such case and the notes of the shorthand reporter taken during such argument. 3. A copy of the report of said court in said case. 4. All correspondence between the Government of Canada and the Government of each of said Provinces touching said case, and the submission thereof, and the report thereon; and all correspondence between said Governments before and since said report, respecting the same and the matters in dispute and so referred. Presented to the House of Commons, 11th March, 1885.—*Mr. Cameron* (*Huron*) .....*Printed for Sessional Papers only.*

85*b*. Return (*in part*) to an Order of the House of Commons, dated 16th February, 1885, for a statement from the records of all the votings held in various counties and cities under the provisions of the Canada Temperance Act, 1878, showing by electoral districts and the various sub-divisions thereof, the total number of names on the electoral lists, the number of votes polled for the adoption of the Act, and the number of votes polled against the adoption of the Act, with the number of the population of each such electoral district at the time of the taking of the census next preceding the vote in such electoral district. Presented to the House of Commons, 11th March, 1885.—*Mr. Fisher*.....*Not printed.*

85*c*. Return to an Address of the House of Commons, dated 2nd March, 1885, for all correspondence between this Government and the Local Government of the Province of Quebec about the working of the License Act. Presented to the House of Commons, 13th March, 1885.—*Mr. Bergeron*.....*Not printed.*

85*d*. Return to an Address of the House of Commons, dated 2nd March, 1885, for: 1. The amount of revenue derived from the importation of wines, spirits, ale, beer, porter, cordials and other liquors, during the last fiscal year. 2. The amount of revenue derived from the manufacture of the same for the same period. Presented to the House of Commons, 13th March, 1885.—*Mr. Bergin*.....*Not printed.*

85*e*. Return to an Order of the House of Commons, dated 9th February, 1885, for a Return of all certificates for liquor under section ninety-nine, clause four, second part of the Canada Temperance Act of 1878, by the physicians of the county of Halton; giving the name of each physician and the name of each person to whom certificates were granted from the first of May, 1884, to the first of February, 1885. Presented to the House of Commons, 18th March, 1885.—*Mr. McCraney*.....*Not printed.*

85*f*. Return to an Order of the House of Commons, dated 16th February, 1885, for a statement from the records of all the voting held in various counties and cities under the provisions of the Canada Temperance Act, 1878, showing by electoral districts and the various sub-divisions thereof the total number of names on the electoral lists, the number of votes polled for the adoption of the Act, and the number of votes polled against the adoption of the Act, with the number of the population of each such electoral district at the time of the taking of the census next preceding the vote in such electoral district. Presented to the House of Commons, 23rd March, 1885.—*Mr. Fisher*.....*Not printed.*

85*g*. Return to an Address of the Senate, dated 20th February, 1885, for a return of the amounts of revenue received from duties or excise on wine, beer and spirits, for the year ending 31st December, 1884. Presented to the Senate, 13th March, 1885.—*Hon. Mr. Plumb*....*Not printed.*

85*h*. Return to an Address of the House of Commons, dated 27th April, 1885, for copies of all correspondence between Charles H. Lugrin and the Secretary of State, in reference to an appeal to the Supreme Court of Canada to test the constitutionality of the Canada Temperance Act, between the dates of 31st May, 1879, and 31st May, 1884. Presented to the House of Commons, 5th May, 1885.—*Mr. Burpee (Sunbury)*.....*Not printed.*

85*i*. Return to an Order of the House of Commons, dated 5th February, 1885, for a Return showing the number of persons who applied in the year 1884 for licenses under the Liquor License Act of 1883; the total number of licenses granted in Canada, the total number in each province and in each electoral district; the total number refused a license and the reason for refusal; the total number in each province who paid part of the fee but did not take out a license; the total amount received by the Government for such licenses in Canada, in each province of Canada, and also in each electoral division; together with a statement showing what salary was paid the commissioners, inspectors and sub-inspectors under the Act, and giving the names and addresses of said commissioners, inspectors and sub-inspectors in every electoral district of Canada. Presented to the House of Commons, 23rd June, 1885.—*Mr. Landerkin*—*Not printed.*

85*j*. Return to an Order of the House of Commons, dated 5th February, 1885, for a Return showing the names and residences of all officials appointed by the Government or the Board of License Commissioners under the Liquor License Act of 1883, and amending Act; the salary, fees and emoluments paid to each, and the aggregate costs incurred up to 1st January, 1885, under the said Act, and for carrying out and enforcing the same. 2. A statement of the name and residence of each person who obtained a license under the said Act, as well as under any local law. 3. A statement of all sums received by the Government or any persons appointed under the said Acts, up to 1st January, 1885, as license fees or otherwise, and the name and residence of the person from whom received, and the disposal made by the Government or the officials of the Government of such sums. 4. A full and detailed statement of all costs, charges and expenses paid by the Government up to 1st January, 1885, under the said Acts or in connection therewith, or arising therefrom for the purpose of carrying said Acts into effect and enforcing the same and testing the constitutionality of the said Acts. Presented to the House of Commons, 23rd June, 1885.—*Mr. Cameron (Huron)*.....*Not printed.*

85*k*. Return to an Order of the House of Commons, dated 12th February, 1885, for a copy of all correspondence had with the Government, or any member thereof, in relation to any proposed alteration or relaxation of the provisions of the present Prohibitory Liquor Law of the North-West Territories. Presented to the House of Commons, 15th July, 1885.—*Mr. Foster*—*Printed for Sessional Papers only.*

86. Return to an Address of the House of Commons, dated 6th February, 1885, for: 1. A statement showing all tolls of the Northern Railway Company of Canada, the Hamilton and North-Western Railway Company, and the Northern and Pacific Junction Railway Company, respectively. 2. Copies of the respective by-laws of such companies fixing and regulating such tolls. 3. Copies of any Orders in Council approving of any of such tolls. Presented to the House of Commons, 9th March, 1885.—*Mr. Mulock*.....*Not printed.*

87. Return to an Order of the House of Commons, dated 17th February, 1885, for a Return showing the number of islands leased in the river St. Lawrence, the names of such islands, the party or

parties to whom leased, and the yearly rental payable for each of the said islands respectively. Presented to the House of Commons, 11th March, 1885.—*Mr. Wood (Brockville)*....*Not printed.*

88. Return to an Order of the House of Commons, dated 23rd February, 1885, for copies of all correspondence relative to the proposal to have the waters of the Muskoka lakes connected with the proposed Trent Valley Canal system by the construction of a short canal from Gravenhurst Bay to the waters of the Severn River. Presented to the House of Commons, 11th March, 1885.—*Mr. Cockburn*.....*Not printed.*

89. Return to an Order of the House of Commons, dated 16th February, 1885, for a statement of the various amounts of money paid by the Government of Canada, or any of the public departments, since 1882, to Henry J. Morgan, for services of any kind, or for copies of a certain book, called the "Annual Register;" together with copies of the certificate of each public official to whom such books have been delivered. Presented to the House of Commons, 11th March, 1885.—*Mr. McCraney*.....*Not printed.*

89*a*. Return to an Order of the House of Commons, dated 27th April, 1885, for a statement of all payments during 1882-83 and 1883-84 for the *Dominion Annual Register* to anyone except H. J. Morgan, with the names of the persons who received the money, and a statement of the manner in which the number of books were distributed. Presented to the House of Commons, 19th May, 1885.—*Mr. McCraney*.....*Not printed.*

90. Report of Progress of the Geological and Natural History Survey and Museum of Canada, containing reports and maps of investigation and surveys, for 1882-83 and 1884. Presented to the House of Commons, 11th March, 1885, by Sir John A. Macdonald—
Not re-printed for Sessional Papers.

91. The Annual Report of the Life Association of Canada, for year ending 31st December, 1883. Presented to the House of Commons, 20th March, 1885.....*Not printed.*

92. A statement of affairs and list of shareholders of the British Canadian Loan and Investment Company, on the 31st December, 1884. Presented to the House of Commons, 20th March, 1885, by Sir Leonard Tilley.....*Not printed.*

93. Return to an Order of the House of Commons, dated 17th February, 1885, for copies of all papers connected with the sale of the Dundas and Waterloo Macadamized Road by the Government on the 15th day of March, 1884, including previous applications by any municipality or private parties for the purchase or other acquisition of the road, the conditions under which the road was offered for sale; statement, in detail, of the expenses incurred in connection with the sale, to whom sold, the amount realized and the amount and dates of the payments made by the purchaser, and the balance, if any, remaining unpaid at the date of this Order. Presented to the House of Commons, 12th March, 1885.—*Mr. Paterson (Brant)*—
Not printed.

94. Return to an Order of the House of Commons, dated 23rd February, 1885, for a statement showing in the case of each election which has taken place since the general election of 1878: 1. The date of certificate of the judge or court showing the election was void, or of the communication from members that there was a vacancy, or of the member's warrant to the Clerk of the Crown in Chancery, or of any other instrument under which primary action was taken towards a new election, specifying in each case the nature of the instrument. 2. Date of receipt by the Speaker or Clerk, as the case may be, of above instrument. 3. Date of the issue of Speaker's warrant to the Clerk of the Crown in Chancery to make out a new writ. 4. Date of the receipt of the Speaker's warrant by the Clerk of the Crown in Chancery. 5. Date of the issue of new writ by the Clerk of the Crown in Chancery. 6. Date of despatch of new writ to Returning Officer. 7. Dates named in new writ for nomination and polling respectively. 8. Dates on which nomination and polling took place. 9. Date of return. 10. Date of receipt of return by Clerk of the Crown in Chancery. Presented to the House of Commons, 18th March, 1885.—*Mr. Blake*.....*Not printed.*

94*a*. Return (*in part*) to an Order of the House of Commons, dated 23rd February, 1885, for a statement respecting each election which has taken place since the general election of 1878; dated 20th March, 1885. Presented to the House of Commons, 20th March, 1885.—*Mr. Blake*—
Not Printed.

95. Return to an Order of the House of Commons, dated 2nd March, 1885, for: 1. Copies of the petition praying for the deepening of Bras St. Nicholas, in the county of Montmagny. 2. Statement of the amount expended in the said work, the names of the persons to whom the same was paid, the work for which such sum was paid, the date of payment, and the report, estimate or account upon which each payment was made. 3. Statement of the amount paid to Jules Bélanger in connection with the said work. Presented to the House of Commons, 13th March, 1885.—*Mr. Laurier*.....*Not printed.*

96. Return to an Order of the House of Commons, dated 6th February, 1885, for copies of all correspondence, leases, agreements and statements of payments for rent or taxes, or allowances to any Government employé for the same, for a building occupied by the engineer or assistant engineers of the Trent Valley Canal on part of lot 2 west of Colborne Street and north of Frances Street, in the village of Fenelon Falls, Ontario. Presented to the House of Commons, 13th March, 1885.—*Mr. Cockburn*.....*Not printed.*

96*a*. Return to an Address of the House of Commons, dated 17th February, 1885, for copies of all correspondence, reports to Council, Orders in Council, reports of engineers on the ground, engineers in charge, and of the chief engineer, plans and estimates of cost, in connection with the proposed Trent Valley Canal. Presented to the House of Commons, 8th May, 1885.—*Mr. Blake*.....*Printed for Sessional Papers only.*

96*b*. Return to an Address of the House of Commons, dated 30th March, 1885, for copies of all advertisements, tenders, contracts, specifications, Orders in Council, correspondence and other papers in connection with George Goodwin's contracts in respect to the Trent Valley Canal navigation, including all accounts and letters with reference to claims for extras on such contracts. Presented to the House of Commons, 8th May, 1885.—*Mr. Blake*...*Not printed.*

97. Return to an Order of the House of Commons, dated 17th February, 1885, for a statement of subsidies in cash and subventions, of whatever kind, on railways in the Province of Nova Scotia, including the island of Cape Breton, chargeable to capital account, since the date of Confederation, whether in aid of construction or acquiring of said railways, and the number of miles located in each county. Presented to the House of Commons, 13th March, 1885.—*Mr. McDougall* (*Cape Breton*).....*Not printed.*

97*a*. Return to an Address of the House of Commons, dated 6th February, 1885, for copies of all Orders in Council, reports, correspondence and papers respecting the grant or payment of any subsidies to railways other than the Canadian Pacific Railway, not already brought down; and statements, in detail, of all such payments to date. Presented to the House of Commons, 31st March, 1885.—*Mr. Blake*.....*Printed for Sessional Papers only.*

97*b*. Orders in Council recommending the grant of Dominion lands to the Alberta and Athabasca Railway Company, to the Manitoba South-Western Colonization Railway Company, to the Qu'Appelle, Long Lake and Saskatchewan Railroad and Steamboat Company, and to the Manitoba and North-Western Railway Company. Presented to the House of Commons, 15th April, 1885, by Hon. J. H. Pope.....*Not printed.*

97*c*. Papers, correspondence, etc., relative to grants of Dominion lands to the following railways:—Manitoba South-Western Railway Company, Manitoba North-Western Railway Company, Qu'Appelle, Long Lake and Saskatchewan Railway and Steamboat Company, Winnipeg and Hudson Bay Railway and Steamship Company, North-Western Coal and Navigation Company, North-West Central Railway Company, Qu'Appelle and Wood Mountain Railway Company, and the Portage, Westbourne and North-Western Railway Company. Presented to the House of Commons, 22nd April, 1885, by Hon. J. H. Pope.....*Not printed.*

97*d*. Copy of an Order in Council, under date the 6th May, 1885, respecting the Manitoba and North-Western Railway Company. Presented to the House of Commons, 15th June, 1885, by Sir Hector Langevin.....*Not printed.*

98. Return to an Order of the House of Commons, dated 2nd March, 1885, for a statement showing the earnings and working expenses of the Eastern Extension Railway, from New Glasgow to Port Mulgrave, Nova Scotia, for each month of the calendar year 1884, respectively. Presented to the House of Commons, 13th March, 1885.—*Mr. Cameron* (*Inverness*).....*Not printed.*

99. Return to an Address of the House of Commons, dated 17th February, 1885, for copies of all petitions, letters and other correspondence between the Government and any other parties, relating to the payment of wages due the laborers employed on the construction of the Cape Traverse Branch of the Prince Edward Island Railway. Presented to the House of Commons, 13th March, 1885.—*Mr. Hackett*.....*Not printed.*

99*a*. Return to an Address of the Senate, dated 20th March, 1885, showing, in detail, the total cost of the Cape Traverse Branch Railway; including the sums paid to engineers and for superintending its construction, the rolling stock, stations and other buildings. Presented to the Senate, 20th April, 1885.—*Hon. Mr. Botsford*.....*Not printed.*

100. Return to an Address of the House of Commons, dated 2nd March, 1885, for copies of all correspondence between the Government of British Columbia or any other person and the Dominion Government, in reference to the troubles among the Indians at Metlakatla, in the year 1884; also all correspondence, including the Order of Council, referring to or recommending the commutation of the sentence passed by the court in British Columbia upon the murderer of Mrs. Yeomans. Presented to the House of Commons, 18th March, 1885.—*Mr. Shakespeare and Mr. Gordon's amendment*.....*Not printed.*

100*a*. Return to an Order of the House of Commons, dated 12th March, 1885, for: 1. Copy of form of tender for Indian supplies in the North-West for the year 1884. 2. Copies of all tenders received by the Government for such supplies in 1884. 3. The action or decision of the Government on such tenders, and the reasons therefor. 4. Copies of all contracts made by the Government with parties whose tenders have been accepted. 5. All correspondence with the Government respecting all tenders and contracts. Presented to the House of Commons, 29th April, 1885.—*Mr. Paterson (Brant)*.....*Printed for Sessional Papers only.*

CONTENTS OF VOLUME No. 13.

101. Return to an Order of the House of Commons, dated 2nd March, 1885, for a Return of all fish taken in the bay and river of Miramichi and its branches for the year ending 1st February, 1885, defining the separate quantities of each kind by weight, the places to which they were exported, and the route of transport in each case, and the average price received for each kind of fish; together with an estimate, in detail, of the several kinds of fish taken in that time. Presented to the House of Commons, 20th March, 1885.—*Mr. Macmillan (Middlesex)*—*Not printed.*

101*a*. Return to an Address of the House of Commons, dated 6th February, 1885, for copies of all minutes of Council, reports to Council, and of correspondence between the Canadian Government and the British Government, or any of its officers or members, not already laid before Parliament, relating to the so-called fishery question, from the 1st of July, 1867, up to the time of the signing of the Washington Treaty. Presented to the House of Commons, 22nd April, 1885.—*Mr. Mulock*.....*Printed for Sessional Papers only.*

101*b*. Return to an Order of the House of Commons, dated 12th March, 1885, for copies of all documents, plans and reports furnished to the Department of Marine and Fisheries by J. U. Gregory, in relation to the porpoise fishery of Ste. Ann la Pocatière. Presented to the House of Commons, 28th May, 1885.—*Mr. Blondeau*.....*Not printed.*

101*c*. Return to an Order of the House of Commons, dated 27th April, 1885, for a statement of amounts paid in bounty in the years 1883 and 1884 on fish caught in Bras d'Or Lakes, in the counties of Cape Breton, Inverness, Richmond and Victoria, and number of boats drawing such bounty in each county. Presented to the House of Commons, 28th May, 1885.—*Mr. McDougall (Cape Breton)*.....*Not printed.*

101*d*. Return to an Order of the House of Commons, dated 12th March, 1885, for a return of all leases or licenses issued by the Department of Marine and Fisheries to fish on non-tidal waters in the Province of New Brunswick; the names of the lessees or licensees, and the respective territories and streams leased or licensed, and the respective amounts of rent paid by each lessee or licensee annually. Presented to the House of Commons, 28th May, 1885.—*Mr. Weldon*.....*Not printed.*

101*e*. Return to an Order of the House of Commons, dated 12th March, 1885, for copies of the report of Mr. Jules Gauvreau, fishery overseer, and all details relating thereto, for the year 1884. Presented to the House of Commons, 28th May, 1885.—*Mr. Blondeau*.....*Not printed.*

101*f*. Return to an Order of the House of Commons, dated 12th March, 1885, for copies of the report of the enquiry made by J. U. Gregory against Mr. Clovis Caron, fishery overseer, and of all documents relating thereto. Presented to the House of Commons, 28th May, 1885.—*Mr. Blondeau*.....*Not printed.*

101*g*. Return to an Order of the House of Commons, dated 12th March, 1885, for copies of the report of Mr. Clovis Caron, fishery overseer, and all details therewith connected, for the year 1884. Presented to the House of Commons, 28th May, 1885—*Mr. Blondeau*.....*Not printed.*

101*h*. Return to an Address of the House of Commons, dated 27th April, 1885, for copies of all correspondence, Orders in Council, reports and other papers in connection with the removal of Mr. J. E. Starr, of Port Williams, Nova Scotia, from the office of fishery overseer, and the appointment of his successor; and a statement of the distance between the residence of Mr. Starr and that of his successor, and of the length of the coast line of King's County, N.S. Presented to the House of Commons, 5th June, 1885.—*Mr. Blake*.....*Not printed.*

101*i*. Message from His Excellency the Governor General, transmitting to the House of Commons copies of despatches, correspondence and papers having reference to the negotiations at Washington with respect to the termination of the fishery clauses of the Treaty of Washington during the year 1884 and to the present date in 1885. Presented to the House of Commons, 9th July, 1885, by Sir John A. Macdonald.....*Printed for Sessional Papers only.*

102. Return to an Address of the House of Commons, dated 2nd March, 1884, for copies of all correspondence, reports, Orders in Council, statements of accounts and other documents in the possession of the Government relating to the claim of the Government against the Allan Steamship Company for services rendered by the steamer "Newfield," in 1881, with a statement of the Government claim and the amount received in liquidation thereof. Presented to the House of Commons, 20th March, 1885.—*Mr. Forbes*.....*Not printed.*

103. Return to an Order of the House of Commons, dated 2nd February, 1885, for copies of the complaint, correspondence, documents and reports, relating to the enquiry respecting Captain Alphonse Miville DeChêne about the year 1879, at St. Roch des Aulnets. Presented to the House of Commons, 20th March, 1885.—*Mr. Casgrain*.....*Not printed.*

104. General statements and returns of baptisms, marriages and burials for certain districts of the Province of Quebec, for the year 1884. Presented to the House of Commons, 20th March, 1885, by Hon. J. H. Pope.....*Not printed.*

105. Return to an Order of the House of Commons, dated 2nd March, 1885, for a statement of the quantity and value of coal purchased in 1883 and 1884 for the use of the public buildings at Ottawa, including Rideau Hall, showing from whom purchased, the price paid per ton, the kind of coal, and where produced. Presented to the House of Commons, 23rd March, 1885.—*Mr. Kirk*.....*Not printed.*

105*a*. Return to an Order of the House of Commons, dated 12th March, 1885, for a Return of all animal charcoal imported into the Dominion, whether as fertilizers or for manufacturing purposes, the value of each kind, and the duties collected thereon at the respective ports of the Dominion, for the last fiscal year ending 30th June, 1884. Presented to the House of Commons, 27th April, 1885—*Mr. Stairs*.....*Not printed.*

105*b*. Return to an Order of the House of Commons, dated 12th March, 1885, for copies of all notices asking for tenders for supplying the fog-whistles and lighthouses in the Bay of Fundy and on the south shore of Nova Scotia with coal; copies of tenders submitted, names of party or parties whose tenders were accepted; copies of all vouchers, bills of lading and receipts upon which moneys were paid, and all other information in the Department in reference to this service. Presented to the House of Commons, 27th April, 1885.—*Mr. Robertson (Shelburne)*—*Not printed.*

105*c*. Return to an Order of the House of Commons, dated 12th February, 1885, for a return giving a full statement of all coal entered ex-warehouse, free for exportation, during the year ending 30th June, 1884, showing the quantity so entered at each port; the names of persons having entered; the quantities ex-warehoused by each person, and, if exported, the name of the vessel or railroad by which exported; the place to which exported, and copies of all the cancelling certificates, showing that such coal had been landed in the ports to which exported. Presented to the House of Commons, 7th May, 1885.—*Mr. Burpee (Sunbury)*.....*Not printed.*

105*d*. Return to an Order of the House of Commons, dated 12th March, 1885, for a return of the quantity of coal carried from the Spring Hill Coal Mines by the Intercolonial Railway from 1st January, 1884, to 31st December, 1884, showing the distance carried, the several places where delivered, and the rate per ton or per car for the carriage thereof from the mines to the several points of delivery. Presented to the House of Commons, 14th July, 1885.—*Mr. McMullen*.....*Not printed.*

106. Return to an Order of the House of Commons, dated 24th February, 1885, for copies of all correspondence exchanged between the Department of Public Works and any person whomsoever, in relation to the construction of a wharf at Pointe aux Trembles, in the county of Portneuf. Presented to the House of Commons, 23rd March, 1885.—*Mr. De St. Georges*—*Not printed.*

106*a*. Return to an Order of the House of Commons, dated 12th March, 1885, for a return of the wharfage collected at the Digby Pier from the 1st January, 1884, to the 31st of December, 1884. Also a return of the wharfage collected at the Metaghan River Pier, in the county of Digby, for the same period. Presented to the House of Commons, 16th April, 1885.—*Mr. Vail*—*Not printed.*

107. Return to an Order of the House of Commons, dated 23rd February, 1885, for copies of correspondence, petitions, reports of engineers, lighthouse inspectors and others, in reference to change in dimensions of location of the lighthouses known as "Range Lights," at Weller's Bay, Ontario. Presented to the House of Commons, 23rd March, 1885.—*Mr. Platt*—*Not printed.*

107*a*. Return to an Order of the House of Commons, dated 27th April, 1885, for a return of any memorials or correspondence with the Department of Marine and Fisheries in reference to the site of the new lighthouse at Quaco, built in place of a former one destroyed by fire; showing what was the purchase money paid for the present site, and to whom paid; and showing also who is the present keeper of the light, when appointed, and at what salary. Presented to the House of Commons, 5th June, 1885.—*Mr. Weldon*.....*Not printed.*

107*b*. Return to an Order of the House of Commons, dated 27th April, 1885, for copies of all correspondence and complaints regarding the management of Bird Island Light, Victoria, Nova Scotia, during the past two years. Also the reports of the several superintendents of lights during the above period, and the evidence taken before the several superintendents regarding the management of the said Bird Island Light. And also the name of the person (if any) now in charge of said light, and the amount of salary paid to such keeper, and if he is permanently engaged. Presented to the House of Commons, 8th June, 1885.—*Mr. Campbell (Victoria)*.....*Not printed.*

108. Return to an Address of the House of Commons, dated 23rd February, 1885, for copies of all Orders in Council, leases, correspondence and other documents in possession of the Government, in reference to the leasing of the piece of property in the city of Kingston known as the Market Battery. Presented to the House of Commons, 23rd March, 1885.—*Mr. Platt*—*Not printed.*

109. Return to an Order of the House of Commons, dated 17th February, 1885, for a copy of the document or instrument containing the assurance received by the Government on or about the 17th day of April last from the Grand Trunk Railway Company, referred to by the Right Hon. Sir John A. Macdonald on that day in his place in this House, to the effect that the Grand Trunk Railway Company would set aside one million pounds sterling for the purpose of double

tracking the line of the Grand Trunk Railway between Montreal and Toronto. Also copy of the report of the denial of the said assurance and of the statements alleged to have been made in respect of it, by Sir Henry Tyler, the president of the said company, at the meeting thereof held in London, England, shortly after the said announcement; and copies of all correspondence between the Government and any official of the said company respecting the said assurance. Presented to the House of Commons, 23rd March, 1885.—*Mr. Mitchell*.....*Not printed.*

109*a*. Return to an Order of the House of Commons, dated 28th March, 1884, for a statement showing the names of all stockholders in the Grand Trunk Railway of Canada, with the amounts of stock held by each of said stockholders, at the close of the first year after the charter was granted or operations commenced. Also the names of all stockholders in said company and the amounts of stock held by each on the first day of the current year. Presented to the House of Commons, 31st March, 1885.—*Mr. Mitchell*.....*Not printed.*

109*b*. Return to an Order of the House of Commons, dated 24th February, 1885, for a statement in detail of the several casualties or accidents, whereby passengers were injured or killed, which have occurred on the Grand Trunk Railway and any of its branches, and the Canadian Pacific Railway and any of its branches, from the 1st day of January, 1884, to the 1st day of January, 1885, stating in detail where and when such casualties occurred, the number of persons killed in each casualty, also number injured, stating whether seriously or otherwise, the several amounts paid, and to whom paid, as damages in each accident, whether any law suits for recovery of damages are pending, and stating in detail what amounts are still claimed thereon; also the causes of such accidents. Presented to the House of Commons, 16th April, 1885.—*Mr. Mitchell*.....*Not printed.*

109*c*. Supplementary Return to an Order of the House of Commons, dated 24th February, 1885, for a statement, in detail, of the several casualties or accidents, whereby passengers were injured or killed, which have occurred on the Grand Trunk Railway and any of its branches, and the Canadian Pacific Railway and any of its branches, from the 1st day of January, 1884, to the 1st day of January, 1885, stating, in detail, where and when such casualties occurred, the number of persons killed in each casualty, also number injured, stating whether seriously or otherwise, the several amounts paid, and to whom paid, as damages in each accident, whether any lawsuits for recovery of damages are pending, and stating, in detail, what amounts are still claimed thereon; also the causes of such accidents. Presented to the House of Commons, 20th April, 1885.—*Mr. Mitchell*.....*Not printed.*

109*d*. Return (*in part*) to an Order of the House of Commons, dated 24th February, 1885, for copies of the returns as required to be made under the Consolidated Railway Act of 1879, and the Acts in amendment thereof, of 1881 and 1884, by the Grand Trunk Railway Company, for the fiscal year 1883-84, in each year separately; and—1. The number of miles of main line of Grand Trunk, with statement of actual total cost of construction and equipment thereof. The separate cost per mile of construction thereof, without rolling stock. The total amount of capital account now standing against the said railway, including its equipment. 2. A statement, in detail, showing the several branches or side lines now owned by the said company, including the number of miles in each, with the amounts severally paid for each. How such amounts were paid; whether paid in cash or securities, and the statement and character thereof, in detail. The amount for which each of such securities was sold, and the net amounts which were realized in each. 3. A statement, in detail, of any railway line or lines leased by the Grand Trunk Company or agreed to be worked by them on a percentage of earnings or other terms, with the length of each of such lines and the conditions, in detail, of the agreements in relation thereto. 4. A statement, in detail, of any interest the Grand Trunk Railway may have in any other railway or railways, with the securities, in detail, that they may hold in relation thereto. 5. A statement in detail of the net earnings of each of the railways mentioned in the four preceding clauses, after the payment of working expenses, for the past financial year, of each of the said railways, with a statement, in detail, of the percentage that working expenses bear in each case to the gross earnings. 6. Whether any and what amounts were paid by the Grand Trunk Company towards the construction of the Toronto and Ottawa Railway, and the amount thereof, with the statement of the gross, as well as the net, earnings of the said railway for the past financial year of the said railway; and a statement of where

these funds came from; also a statement as to where they appear in the accounts of the Grand Trunk Company's accounts or returns. Presented to the House of Commons, 5th May, 1885.—*Mr. Mitchell*.....*Not printed.*

110. Return to an Order of the House of Commons, dated 12th March, 1885, for a Return showing all properties or rooms leased by the various branches of the Public Service from private parties or companies in the city of Ottawa, stating the amount of rental paid in each case; also the purposes for which such properties or rooms are used. Presented to the House of Commons, 24th March, 1885.—*Mr. Somerville (Brant)*.....*Not printed.*

111. Return to an Address of the House of Commons, dated 6th February, 1885, for copy of the lease of the Northern and Pacific Junction Railway Company to the Northern Railway Company of Canada and Hamilton and North-West Railway Company, or either of them. Presented to the House of Commons, 24th March, 1885.—*Mr. Mulock*—

Printed for Sessional Papers only.

112. Return to an Order of the House of Commons, dated 9th February, 1885, for a statement in detail showing amount of work done, contracts made and with whom, moneys paid and to whom, and all expenditures in connection with the improvements of Great Village River, in the county of Colchester, Nova Scotia. Presented to the House of Commons, 24th March, 1885.—*Mr. Robertson (Shelburne)*.....*Not printed.*

113. Return to an Order of the House of Commons, dated 12th March, 1885, for: 1. The names of all persons who tendered for the construction of the drill shed at Quebec. 2. The amount asked by each person so tendering. 3. The amount of the cheque deposited by each such person in support of his tender, with the names of the signers and endorsers of each cheque, and the names of the several banks by which such cheques were accepted. Presented to the House of Commons, 26th March, 1885.—*Mr. Landry (Montmagny)*.....*Not printed.*

114. Return to an Order of the House of Commons, dated 12th March, 1885, for a copy of report of the Superintendent of Burlington Bay Canal of the soundings taken during the summer of 1884, the plottings and cross-sections made, showing the present conformation of the bottom of the said canal, together with a statement showing the depths on both sides, as well as all plans giving information in reference to said soundings. Presented to the House of Commons, 26th March, 1885.—*Mr. Robertson (Hamilton)*.....*Not printed.*

115. Return to an Order of the House of Commons, dated 17th February, 1885, for a report of the Auditor General and also one McGee, as well as for all papers, letters, accounts, cheques and newspapers connected with any claim of Staff Commander Boulton against the Department of Marine and Fisheries or the Government for any amount of money which he alleges to be due him for salary or otherwise, or which he asserts has been withheld from him, or in relation to any dispute between said Boulton and any officer of the Marine and Fisheries Department in regard to cheques drawn in favor of said Boulton. Also a Return to an Order of the House of Commons, dated 2nd March, 1885, for a return of any papers or letters in the hands of the Government signed by Deputy Minister Smith, bearing on the subject of dispute or irregularity between Deputy Minister Tilton and Staff Commander Boulton, or in any way relating thereto; also copies of any letters addressed to Mr. Tilton by Mr. Smith, as Deputy Minister, on the subject. Presented to the House of Commons, 30th March, 1885.—*Mr. McMullen*.....*Not printed.*

116. Papers and correspondence, up to the present time, with respect to the commission recently appointed to investigate and report upon the claims existing in connection with the extinguishment of the Indian title preferred by half-breeds resident in the North-West Territories outside of the limits of the Province of Manitoba, previous to the 15th day of July, 1870. Presented to the House of Commons, 20th April, 1885.—*Mr. Blake*.....*Printed for Sessional Papers only.*

116*a*. Copy of commission appointing commissioners to make enumeration of half-breeds in the North-West Territories previous to the 15th July, 1870. Presented to the House of Commons, 22nd April, 1885, by Sir John A. Macdonald.....*Printed for Sessional Papers only.*

116*b*. Certified copy of a Report of a Committee of the Honorable the Privy Council, approved by His Excellency the Governor General in Council on the 19th April, 1885, for instructions

given to the three commissioners appointed to proceed to the North-West to enquire into and adjudicate upon the claims of the half-breeds and others in the Saskatchewan settlement. Presented to the Senate, 20th April, 1885.—*Hon. Mr. Alexander*—

Not printed. See 116.

116*c*. Papers and correspondence in relation to claims for land in the Prince Albert district, North-West Territories. Presented to the House of Commons, 27th April, 1885.—*Mr. Blake.*

Not printed.

116*d*. Return to an Order of the House of Commons, dated 7th March, 1883, for copies of all correspondence and memorials relating to the claims of the inhabitants of Prince Albert and the neighboring districts, in the North-West Territories, in respect of the lands they occupy, and to other matters affecting their condition. Presented to the House of Commons, 5th May, 1885.—*Mr. Blake*.....*Not printed.*

116*e*. Papers and correspondence in connection with half-breed claims and other matters relating to the North-West Territories. Presented to the House of Commons, 11th June, 1885.—*Mr. Blake*.....*Printed for Sessional Papers only.*

116*f*. Papers and correspondence in connection with half-breed claims and other matters relating to the North-West Territories. Presented to the House of Commons, 22nd June, 1885.—*Mr. Blake*.....*Printed for Sessional Papers only.*

116*g*. Papers and correspondence in connection with half-breed claims and other matters relating to the North-West Territories. Presented to the House of Commons, 30th June, 1885.—*Mr. Blake*.....*Not printed.*

116*h*. Copy of the Official Report from Major-General Middleton, C.B., commanding the North-West field forces, concerning the engagements at Fish Creek on the 24th April, 1885; Poundmaker's Camp (near Crees' Reserve), 2nd May, 1885; and Batoche, 9th, 10th, 11th and 12th May, 1885. Presented to the House of Commons, 6th July, 1885, by Hon. J. P. R. A. Caron—

Printed for Distribution only.

116*i*. Plan and Views of Engagement at Fish Creek on the 24th April, 1885. Presented to the House of Commons, 16th July, 1885, by Hon. J. P. R. A. Caron.....*Not printed.*

117. Return to an Order of the House of Commons, dated 12th March, 1885, for copies of all reports, correspondence, petitions, &c., in reference to the seizure of the schooner "Lion," of the Port of Barrington, in Nova Scotia, in December, 1883. Presented to the House of Commons, 31st March, 1885.—*Mr. Robertson* (*Shelburne*).....*Not printed.*

118. Return to an Order of the House of Commons, dated 12th March, 1885, for all correspondence with reference to the making of a road on the Indian Reserve at Fort William, Ontario, and the expenditure thereon of funds belonging to the Indians, and particularly with reference to the payments to be made to the licensees, for stumpage or otherwise, for the timber required in the construction of the bridges on the road. Presented to the House of Commons, 7th April, 1885.—*Mr. Blake*.....*Not printed.*

118*a*. Return to an Address of the House of Commons, dated 27th April 1885, for copies of all correspondence and Orders in Council in any way bearing upon the subject of purchase or offers of purchase of Indian reserve lands in British Columbia, of a date subsequent to 1st June, 1882. Presented to the House of Commons, 30th June, 1885.—*Mr. Baker* (*Victoria*)—

Not printed.

119. Return to an Order of the House of Commons, dated 23rd March, 1885, for a Return showing, if any, and, if so, what sum or sums of money have been paid to J. E. Collins for services rendered to the Government; also showing travelling and other expenses paid him, if any; and showing in what position or capacity he is employed. Presented to the House of Commons, 8th April, 1885.—*Mr. McMullen*.....*Not printed.*

120. Return to an Order of the House of Commons, dated 23rd March, 1885, for copy of the record in the matter of Eugene Gosselin, of St. Charles de Bellechasse, *versus* the Queen, as it stands

in the office of the Supreme Court of Canada, including the proceedings before the Exchequer Court and before Dominion Arbitrators. Presented to the House of Commons, 8th April, 1885. —*Mr. Amyot*.....*Not printed.*

121. Return to an Address of the House of Commons, dated 12th March, 1885, for copies of petitions or correspondence in reference to making Ridgetown a port of entry. Presented to the House of Commons, 21st April, 1885.—*Mr. Casey*.....*Not printed.*

122. Return to an Order of the House of Commons, dated 23rd March, 1885, for a Return of all sums (apart from his salary as county judge) which have been paid to G. M. K. Clarke in each of the years 1879, 1880, 1881, 1882, 1883 and 1884, respectively, and for what services in each year; also what sums, if any, have been paid him from the 1st January, 1884, to this date. Presented to the House of Commons, 13th April, 1885.—*Sir Richard Cartwright*— *Not printed.*

123. Return to an Address of the House of Commons, dated 23rd March, 1885, for copies of all correspondence having reference to the appointment of a joint commission with the United States Government for surveying the boundary line between the Province of British Columbia and the United States Territory of Alaska. Presented to the House of Commons, 13th April, 1885.—*Mr. Gordon*.....*Not printed.*

123*a*. Return to an Address of the House of Commons, dated 12th March, 1885, for copies of all correspondence with the Government of British Columbia and Imperial Government, in relation to the eastern boundary of that province. Presented to the House of Commons, 5th May, 1885.—*Mr. Mills*.....*Not printed.*

123*b*. Return to an Address of the House of Commons, for copies of all Orders in Council, Imperial, Canadian or provincial, in the hands of the Government, and not already laid before Parliament, relating to the disputed boundaries of Ontario. Also all despatches and correspondence with any of the provinces and with the Imperial Government upon the same subject. Presented to the House of Commons, 23rd June, 1885.—*Mr. Mills*— *Printed for Sessional Papers only.*

124. Return to an Order of the House of Commons, dated 4th February, 1885, for all Customs collections in Algoma during the six months ending 31st December, 1884, showing the amount collected at Port Arthur and its outports, and at Sault Ste. Marie and its outports, respectively; also the amount collected at Spanish River and such other stations in Algoma as report to Collingwood. Presented to the House of Commons, 13th April, 1885.—*Mr. Dawson*.....*Not printed.*

125. Return to an Order of the House of Commons, dated 17th February, 1885, for all correspondence from 1st January, 1884, to 1st January, 1885, between W. H. Rogers, inspector of fisheries for Nova Scotia, also Mr. Sellon, overseer of river fisheries for Liverpool, Queen's county, Nova Scotia, also between John Millard, J. Newton Freeman, S. J. R. Bill and others, and the Government or Department of Marine and Fisheries, in reference to a breach of the "Sawdust Law," by putting mill rubbish and shingle shavings into the Mersey River; showing also what fines have been imposed and how many collected; if not collected, whether remitted. Presented to the House of Commons, 16th April, 1885.—*Mr. Forbes*.....*Not printed.*

125*a*. Return to an Order of the House of Commons, dated 1st April, 1885, for copies of all correspondence and reports from W. H. Rogers, inspector of fisheries for Nova Scotia, to the Department of Marine and Fisheries, relating to the adoption of Rogers' patented fish ladder, and the places at which the said inspector recommends that it should be placed; also any instructions from the Department concerning the same. Also a statement of moneys claimed or paid, as a royalty or otherwise, on account of patent fishway, stating by whom and to whom such moneys were paid, together with an account of any other moneys paid by the Department, and to whom, towards the construction of Rogers' fish ladder, the Return to cover the years 1880, 1881, 1882, 1883 and 1884. Presented to the House of Commons, 30th June, 1885.—*Mr. Robertson* (*Shelburne*).....*Not printed.*

126. Return to an Order of the House of Commons, dated 9th February, 1885, for the names of all Government officials in the North-West Territories, the date of their appointment, and the

date upon which they entered upon their respective duties; the salary, fee or other allowance granted to each, including travelling or other expenses; the names and respective locations of sheriffs and registrars, the date of their respective appointments, and the date upon which they entered upon their duties, and the date from which their salary commenced to run; the receipts of their respective offices, monthly or annually, from their establishment up to the 1st of January, 1885. Presented to the House of Commons, 16th April, 1885.—*Mr. McMullen*.....*Not printed.*

127. Return (*in part*) to an Order of the House of Commons, dated 2nd March, 1885, for copies of all advertisements for tenders, of all specifications, and of all tenders received for fog horns and letter box fronts, from 1st January, 1884, to 31st January, 1885; also of all correspondence, contracts, accounts, receipts and documents relating to the furnishing of such fog horns and letter box fronts. Presented to the House of Commons, 16th April, 1885.—*Mr. Laurier*—*Printed for Distribution only.*

127*a*. Supplementary Return to an Order of the House of Commons, dated 2nd March, 1885, for copies of all advertisements for tenders, of all specifications, and of all tenders received for fog horns and letter box fronts, from 1st January, 1884, to 31st January, 1885; also of all correspondence, contracts, accounts, receipts and documents relating to the furnishing of such fog horns and letter box fronts. Presented to the House of Commons, 22nd April, 1885.—*Mr. Laurier*.....*Not printed.*

127*b*. Return to an Order of the House of Commons, dated 2nd March, 1885, for copies of all correspondence between the Government and one Captain Conally, or any other person, in regard to placing a fog horn or fog whistle on what is called the Dummy Lighthouse, near the head of Lake Erie. Presented to the House of Commons, 5th May, 1885.—*Mr. Jackson*—*Not printed.*

127, 1880. Return to an Address of the House of Commons, dated 23rd February, 1880, for a copy of any Order or Orders in Council approving of the treaties made with the Indian tribes at Forts Carlton and Pitt in the year 1876, and of all despatches from the Minister of the Interior or his Deputy to the Commissioners, or any of them, communicating the same to them, and having reference to the terms embodied in such treaties, together with the replies of the said Commissioners, or any of them, to such despatches. Presented to the House of Commons, 5th April, 1880.—*Mr. White* (*Cardwell*).....*Printed for Distribution only.*

128. Return to an Order of the House of Commons, dated 17th January, 1885, for copies of all correspondence between the Government and the Captain of the Life Saving Service at Port Rowan, Province of Ontario, not already brought down. Presented to the House of Commons, 22nd April, 1885.—*Mr. Jackson*.....*Not printed.*

128, 1880. Return to an Address of the House of Commons, dated 23rd February, 1880, for copies of all despatches from the Lieutenant Governor of Manitoba, relating to the reserve promised under the provisions of Treaty No. 1, relating to the reserve stipulated thereby to be assigned to the band of Indians in Manitoba of whom Yellow Quill was Chief; and of all correspondence and despatches from the Secretary of State, the Minister of the Interior, or the Deputy Minister of the Interior, addressed to the said Lieutenant Governor in reply or in relation thereto; also correspondence between the Government of Canada and the Hudson Bay Company on the subject. Presented to the House of Commons, 5th April, 1880.—*Mr. White* (*Cardwell*).....*Not printed.*

129. Return to an Order of the House of Commons, dated 3rd March, 1884, for a Return showing the names, rank, present positions occupied, length of service at sea, of each individual who has received a certificate of either competency or service under the Act passed last Session, making provision for the examination of masters and mates of coasters and inland waters, from the passage of said Act to the nearest possible date, for each and every province of the Dominion; as also a statement giving dates and names of applicants who have been refused certificates of service, or whose certificates have been for some reason withheld, and the reasons for such refusals or retentions. Presented to the House of Commons, 22nd April, 1885.—*Mr. Baker* (*Victoria*).....*Not printed.*

130. Return to an Address of the House of Commons, dated 17th February, 1885, for copies of all Orders in Council, despatches and correspondence between the Government of Canada and the United Kingdom, and between the Government of Canada and Her Majesty's Ambassador at Washington, not already brought down, relating to the subject of extradition and extradition arrangements. Presented to the House of Commons, 23rd April, 1885.—*Mr. Blake*—*Printed for Sessional Papers only.*

130*a*. Return to an Address of the House of Commons, dated 9th February, 1885, for a statement with reference to the cases in which demands for extradition have been made by or upon the Government of Canada, or in which extradition proceedings have been taken in continuation of, and in the same form as, the statement transmitted by the Government of Canada to the Government of the United Kingdom, in or about the year 1876. Presented to the House of Commons, 5th May, 1885.—*Mr. Blake*.....*Printed for Sessional Papers only.*

131. Return to an Address of the House of Commons, dated 20th February, 1885, for a copy of the Order in Council creating the Forestry Commission, and appointing Mr. J. H. Morgan as such commissioner; also a copy of the recommendation on which such Order in Council was based. Presented to the House of Commons, 23rd April, 1885.—*Mr. Rykert*.....*Not printed.*

131*a*. Return to an Address of the House of Commons, dated 17th February, 1885, for a copy of Order in Council appointing J. H. Morgan as Forestry Commissioner; also copy of instructions accompanying the same; also date of report from the said J. H. Morgan which appears as part of the last report of the Minister of the Interior, and copies of any subsequent reports and the date on which the same were received by the Department; also statement of any payments made to the said J. H. Morgan subsequent to those appearing in the Public Accounts of 1884. Presented to the House of Commons, 26th May, 1885.—*Mr. Paterson (Brant)*—*Not printed.*

132. Return to an Address of the Senate, dated 6th March, 1885, for a Return of all exports from ports on Hudson and James Bays, other than York Factory, of furs, fish, whale, seal or porpoise oil. Presented to the Senate, 20th April, 1885.—*Hon. Mr. Schultz*.....*Not printed.*

133. Return to an Order of the House of Commons, dated 27th April, 1885, for a Return of all correspondence and petitions from mariners, vessel owners and others, not already brought down, relative to the selection of a route for the construction of the Murray Canal, or the character of the harbors afforded by Presqu'Isle and Weller's Bay respectively. Also all offers made by tenders or otherwise to construct said canal by any other than the adopted route, together with all reports as to progress of work of construction in possession of the Government. Presented to the House of Commons, 14th July, 1885.—*Mr. Cockburn*.....*Not printed.*

134. Return to an Order of the House of Commons, dated 23rd March, 1885, for a Return of any orders or instructions of the Railway Department as to the sale of return tickets, limiting the periods in which such tickets can be used; also of any claims made by persons holding such tickets for damages for being ejected from the cars, and what amounts, if any, have been paid for such claims. Presented to the House of Commons, 5th May, 1885.—*Mr. Weldon*—*Not printed.*

135. Return to an Order of the House of Commons, dated 12th February, 1885, for copies of all correspondence and petitions to the Postmaster General, or any member of the Government, with reference to the adoption in Canada of a system to encourage small savings, similar to that brought in by the late Mr. Fawcett in England. Presented to the House of Commons, 7th May, 1885.—*Mr. Blake*.....*Not printed.*

136. Return to an Address presented by the Senate to His Excellency the Governor General, dated 17th March, 1885, praying His Excellency to cause to be laid before this House, copies of the reports of the various surveys made by engineers under the direction of the Government, for a line of railway connecting Montreal with the harbors of St. John and Halifax by the shortest and best practicable route (including the reports of Messrs. A. L. Light and Vernon Smith on the lines surveyed by them, respectively, running up the valley of the Etchemin River and from Canterbury, New Brunswick, to the northern end of Chesuncook Lake, in the

State of Maine); together with a statement showing the height of the summit level, the maximum grade per mile, the number of miles with a grade exceeding 42 feet, the average grade per mile, and the number and position of the curves with a less radius than 1,910 feet, upon each of such surveyed lines, as well as upon any existing railway proposed to be used in connection with any such surveyed lines; and also a detailed statement of the distances from Montreal to St. John and Halifax by each of such surveyed lines and the existing railways proposed to be used in connection therewith. Presented to the Senate, 5th May, 1885.—*Hon. Mr. Power*.....*Printed for both Distribution and Sessional Papers.*

136*a*. Return to an Address of the House of Commons, dated 3rd February, 1885, for copies of all Orders in Council, instructions given, reports of engineers, and all documents whatsoever, in relation to the selection of the shortest and best line for a railway between the present terminus of the Canadian Pacific Railway and one of the seaports of the Maritime Provinces. Presented to the House of Commons, 20th July, 1885.—*Mr. Landry (Montmagny)*.....*Not printed.*

137. Return to an Address of the House of Commons, dated 17th February, 1885, for copies of all correspondence, Orders in Council, contracts, and other papers in connection with the projected railway between Oxford and New Glasgow, in Nova Scotia, or in relation to any of the companies or individuals negotiating for the construction of any part of the projected short line within the bounds of the Province of Nova Scotia, and particularly an instrument signed by Sir Charles Tupper, the Minister of Railways, about the 9th May, 1884, whereby he, as representing the Crown, entered into certain engagements with Norvin Green, president of the Montreal and European Short Line Company, or with that company; and of all Orders or arrangements cancelling the said agreement; and of the evidence as to the ability of the company on which said agreement was made; and of all Orders and authorities under which the Oxford Branch Railway was completed or money thereon expended out of the Intercolonial appropriation; and of all agreements in connection with such expenditure, and of all statements, representations and letters made by or on behalf of contractors, companies, railway companies, construction companies, laborers, merchants or others, who have been concerned in the work, and of all reports made to any department or to Council upon any of the above subjects. Presented to the House of Commons, 8th May, 1885.—*Mr. Blake*—

Printed for Sessional Papers only.

137*a*. Supplementary Return to an Address of the House of Commons, dated 17th February, 1885, for copies of all correspondence, Orders in Council, contracts and other papers in connection with the projected railway between Oxford and New Glasgow, in Nova Scotia, or in relation to any of the companies or individuals negotiating for the construction of any part of the projected Short Line within the bounds of the Province of Nova Scotia; and particularly an instrument signed by Sir Charles Tupper, then Minister of Railways, about 9th May, 1884, whereby he, as representing the Crown, entered into certain engagements with Norvin Green, president of the Montreal and European Short Line Company, or with that company; and of all Orders or arrangements cancelling the said agreement, and of the evidence as to the ability of the company on which said agreement was made; and of all Orders and authorities under which the Oxford Branch Railway was completed, or money thereon expended out of the Intercolonial appropriation, and of all agreements in connection with such expenditure; and of all statements, representations and letters made by or on behalf of contractors, companies, railway companies, construction companies, laborers, merchants or others, who have been concerned in the work; and of all reports made to any department or to Council upon any of the above subjects. Presented to the House of Commons, 14th July, 1885—*Mr. Mills*—

Not printed.

137*b*. Return to an Address of the House of Commons, dated 11th February, 1885, for copies of all reports made by engineers employed by the Great American and European Short Line Railway Company in Nova Scotia and Cape Breton, with the plans, papers and correspondence connected therewith; also for copies of all correspondence with the Dominion Government and the Government of Nova Scotia on the same subject; also copies of all contracts by and between the said company and other persons; also a statement of all moneys paid out and expended on contracts for salaries, wages and labor; showing also the amounts, if any, still due and owing by the said company to their contractors, agents or workmen; and also a statement of the

number of miles completed and graded in each of the counties of Cumberland, Colchester and Pictou. Presented to the House of Commons, 14th July, 1885.—*Mr. Paint*.....*Not printed.*

138. Return to an Order of the House of Commons, dated 23rd March, 1885, for copies of all reports, correspondence, and surveys, if any, in the Department of Public Works, as to the improvement of the North Saskatchewan River, for the purpose of navigation. Presented to the House of Commons, 28th May, 1885.—*Mr. McCallum*—
Printed for both Distribution and Sessional Papers.

139. Return to an Address of the House of Commons, dated 27th April, 1885, for all letters and correspondence had between the Dominion Government or any of its members and the Local Government of New Brunswick or any of its members, on the subject of the building of a foot and carriage bridge on the St. John River, at or near Fredericton. Presented to the House of Commons, 11th May, 1885.—*Mr. Landry (Kent)*.....*Printed for Distribution only.*

139*a*. Supplementary Return to an Address of the House of Commons, dated 27th April, 1885, for all letters and correspondence had between the Dominion Government or any of its members and the Local Government of New Brunswick, or any of its members, on the subject of the building of a foot and carriage bridge on the St. John River, at or near Fredericton. Presented to the House of Commons, 9th June, 1885.—*Mr. Landry (Kent)*..*Printed for Distribution only.*

140. Reports of Messrs. Perley and Guerin as to works respecting which application has been made on the River Ottawa and Lake Temiscaming; together with the memorandum of the Reverend Father Paradis, O.M.I. Presented to the House of Commons, 11th May, 1885, by Sir Hector Langevin.....*Printed for Distribution only.*

141. Return to an Order of the House of Commons, dated 28th March, 1884, showing the total cost of old and new works, with expenditure for repairs and maintenance in each year since Confederation: 1. For cost of Welland Canal. 2. For new works, repairs, and all incidental expenses connected therewith. 3. For maintenance. 4. For revenue derived therefrom. 5. For return similar to that contained in 1, 2, 3 and 4, connected with the St. Lawrence Canals. 6. For estimated cost for deepening and completing the St. Lawrence Canals to a depth of twelve and fourteen feet, separately. Presented to the House of Commons, 16th May, 1885.—*Mr. McCraney*.....*Not printed.*

142. Return to an Order of the House of Commons, dated 27th April, 1885, for a Return of instructions to the health officers of the ports in the Province of New Brunswick, and quarantine regulations issued by the Department of Marine and Fisheries or the Department of Agriculture relating to these ports. Presented to the House of Commons, 16th May, 1885.—*Mr. Weldon*.....*Not printed.*

143. Return to an Order of the House of Commons, dated 27th April, 1885, for a Return showing the actual cost of laying the telegraph cable from Clover Point, Victoria, British Columbia, accross the Straits of Juan de Fuca to a point at or near Dungeness, W.T.; said return to give the names of persons to whom sums have been paid; the nature and extent of services rendered, entitling them to such payments; the cost of the cable, time occupied in laying said cable, and its length. Presented to the House of Commons, 18th May, 1885.—*Mr. Baker (Victoria)*.....*Not printed.*

144. Return to an Address of the House of Commons, dated 9th March, 1885, for: 1. Copies of all demands and claims made by the town of Emerson on the Government for financial or other aid, and all correspondence respecting the same. 2. Copies of all Orders in Council or departmental orders respecting such demands or claim, and the action or decision of the Government thereon. Presented to the House of Commons, 18th May, 1885.—*Mr. Cameron (Huron)*.....*Not printed.*

145. Return to an Order of the House of Commons, dated 17th February, 1885, for a statement showing the names of all persons employed by the Department of Public Works or other department of the Government as inspectors or clerks of works on any building or other public work since 1873-74 until 1883-84 inclusive, with statement showing the amount paid to

such persons for services as such officials, and the rate per month or per diem to each; also the gross amount expended by the Government in each year on such works under the inspection of each clerk of works; also a statement showing the actual profession or calling of each such clerk of works. Presented to the House of Commons, 26th May, 1885.—*Sir Richard Cartwright*—*Not printed.*

146. Return to an Address of the House of Commons, dated 27th April, 1885, for all the correspondence, papers and report of the officers of Customs at the port of Halifax and any other port, in connection with the entry by A. & W. Mackinlay, as agents of Thomas Nelson & Son, of school books at an undervaluation. Presented to the House of Commons, 26th May, 1885.—*Mr. Rykert*.....*Not printed.*

146*a*. Return to an Address of the House of Commons, dated 27th April, 1885, for all papers, correspondence and reports with reference to Nelson & Son's consignment of school books to the late firm of James Campbell & Sons, Toronto. Presented to the House of Commons, 26th May, 1885.—*Mr. Wallace* (*York*).....*Not printed.*

146*b*. Return to an Address of the House of Commons, dated 27th April, 1885, for all the correspondence, papers and report of the officer of Customs for the port of Toronto, in connection with the seizure of school books entered at an undervaluation by Thomas Nelson & Son, Edinburgh. Presented to the House of Commons, 26th May, 1885.—*Mr. Rykert*....*Not printed.*

146*c*. Supplementary Return to an Address of the House of Commons, dated 27th April, 1885, for a Return of all papers, correspondence and reports with reference to Nelson & Son's consignments of school books to the late firm of James Campbell & Sons, Toronto. Presented to the House of Commons, 26th June, 1885.—*Mr. Wallace* (*York*).....*Not printed.*

146*d*. Supplementary Return to an Address of the House of Commons, dated 27th April, 1885, for a Return of all the correspondence, papers and report of the officer of Customs at the port of Halifax, and any other port, in connection with the entry by A. & W. Mackinlay, as agents of Thos. Nelson & Son, of school books at an undervaluation. Presented to the House of Commons, 26th June, 1885.—*Mr. Rykert*.....*Not printed.*

146*e*. Supplementary Return to an Address of the House of Commons, dated 27th April, 1885, for a Return of all the correspondence, papers and report of the officer of Customs at the port of Toronto, in connection with the seizure of school books entered at an undervaluation by Thos. Nelson & Son, of Edinburgh. Presented to the House of Commons, 26th June, 1885.—*Mr. Rykert*.....*Not printed.*

147. Return to an Order of the House of Commons, dated 27th April, 1885, for a Return showing: 1. The detailed amounts actually due to the Supervisor of Cullers at Quebec for culling and measuring. 2. The names of all parties indebted, and the date of incurring of each liability. Presented to the House of Commons, 28th May, 1885.—*Mr. De St. Georges*.....*Not printed.*

148. Return to an Address of the House of Commons, dated 12th March, 1885, for copies of all Orders in Council, agreements and correspondence in the possession of the Government since 1872, respecting the Windsor Branch Railway; also copies of pleadings and verdicts in the various suits at law respecting the same branch. Presented to the House of Commons, 9th June, 1885.—*Mr. Kinney*.....*Not printed.*

149. Return to an Order of the House of Commons, dated 9th March, 1885, for all correspondence between the Auditor-General and the Department of Marine and Fisheries, relating to an Order of this House made on the 28th March last, for a return showing all sums received by the Department of Marine and Fisheries on account of rental of rivers and streams, &c.; or in any way relating to any irregularity or inaccuracy connected with matters of the said Department. Presented to the House of Commons, 28th May, 1885.—*Mr. McMullen*—*Not printed.*

150. Return to an Address of the House of Commons, dated 8th April, 1885, for all papers concerning the appointment, instruction and salary of Mr. Hector Fabre, as Canadian agent at Paris, France, and the reports from that gentleman to the Government since his appointment. Presented to the House of Commons, 2nd June, 1885.—*Mr. Bergeron*—*Printed for Distribution only.*

151. Return to an Address of the House of Commons, dated 12th March, 1885, for copies of all correspondence which has taken place between the Dominion Government and the Local Government of New Brunswick, with reference to the Northern and Western Railway, since May, 1884, up to February, 1885. Presented to the House of Commons, 11th June, 1885—*Mr. Temple*.....*Not printed.*

152. Return to an Address of the Senate, dated 20th April, 1885, for copies of all memorials, letters or telegrams addressed to the Railway Department, respecting the establishment of the York station on the Prince Edward Island Railway, and the answers thereto; also copies of any memorials, letters or telegrams, which may have been received by that Department, having reference to the abolition of the said station, and the replies, if any, made thereto. Presented to the Senate, 16th June, 1885.—*Hon. Mr. Haythorne*.....*Not printed.*

153. Return to an Order of the House of Commons, dated 11th March, 1885, for a Return showing the amount of money paid for injuries to parties in the Mounted Police since 1878, specifying the names of the parties injured, the nature of the injuries, the amount of money paid, and to whom paid. Presented to the House of Commons, 7th April, 1885.—*Mr. Somerville (Brant)*—*Not printed.*

153*a*. Annual Report of the Commissioner of the North-West Mounted Police Force for the year 1884. Presented to the House of Commons, 23rd June, 1885.—*Sir John A. Macdonald*—*Printed for both Distribution and Sessional Papers.*

154. Return (*in two parts*) to an Order of the House of Commons, dated 12th March, 1885, for a return showing:—1. Total number of depositors in the Savings Banks, Post Office, or other banks holding deposits of $1,000 or upwards; also the amount so held. 2. Total number of depositors having deposits of less than $1,000 and more than $500 each; also the total amount so held. 3. Total number of said depositors holding less than $500 each; also total amount so held. Presented to the House of Commons, 30th June, 1885.—*Sir Richard Cartwright and Mr. Fairbank*.....*Not printed.*

155. Return to an Order of the House of Commons, dated 27th April, 1885, for copies of all correspondence and papers relative to the dismissal of George E. Cherrier from the Indian Agency in Caughnawaga; also of the reports of the investigation into the affairs of the agency held by Mr. de Boucherville in 1883, and by A. Dingman in 1884, with copies of all instructions at any time given by the Department to Mr. Cherrier. Presented to the House of Commons, 30th June, 1885.—*Mr. Bain (Wentworth)*.....*Not printed.*

156. Return to an Order of the House of Commons, dated 12th March, 1885, for a Return of all hardware purchased at Halifax by the Department of Marine and Fisheries, from 1st July, 1878, to 31st December, 1884; the names of the firms who furnished the supplies, amount supplied by each firm in each year; the names of the firms who supplied stoves, galvanized and tinware, in each year from 1st October, 1878, to 31st December, 1884, showing if by tender, whose tender was accepted, and if tenders asked for each year. Presented to the House of Commons, 30th June, 1885.—*Mr. Forbes*.....*Not printed.*

157. Return to an Order of the House of Commons, dated 11th March, 1885, for a Return showing the number of days W. Ingles Bradley, a clerk in the Department of Railways, has been registered on the Departmental Attendance Book since 1st July, 1884; also showing the number of days' attendance for which he has received payment, and the total amount paid, together with the name of the departmental officer certifying the account. Presented to the House of Commons, 14th July, 1885.—*Mr. Somerville (Brant)*.....*Not printed.*

158. Return to an Order of the House of Commons, dated 27th April, 1885, for copies of all correspondence of a recent date between the Superintendent General of Indian Affairs and the agent of the Department in British Columbia, or any other person, upon the subject of establishing Indian schools in said province. Presented to the House of Commons, 14th July, 1885. —*Mr. Baker (Victoria)*.....*Printed for Sessional Papers only.*

158*a*. Return to an Order of the House of Commons, dated 27th April, 1885, for a Return showing: 1. How many industrial schools for the instruction of Indian half-breed youth have been established in the Province of Manitoba and the North-West Territories respectively, under the authority and by permission of the Government of Canada, and where they are located. 2. At what places lands have been surveyed and set apart for Indian half-breed schools in 1884, and what quantity at each place. 3. Through whose representations and recommendations these half-breed schools are established from time to time, and whether any request from the Indian half-breeds themselves is required for the establishment of a school. 4. What subjects of instruction are provided for these schools in regard to industrial pursuits, moral and religious, and are both sexes included in the general school provisions. 5. Whether any of the Indian half-breed schools are placed under the care or supervision of any religious body or denomination; if so, what are the conditions upon which such control is granted, and what is the extent of the denominational control, and is it, to the extent granted, a temporary or permanent control; if there are denominational schools, what is the number belonging to each denomination, where they are located, and what quantity of land is owned or controlled by each, and what is the number of pupils. 6. Whether, when the moral and religious instruction of an Indian half-breed school is placed under the supervision or control of any denomination, it gives to the denomination control of the land and buildings of such school. 7. At whose cost the Indian half-breed school buildings are erected and furnished, and under whose directions the text books are selected or compiled, and by whom they are paid for. 8. What standing of attainment is required of teachers in these schools; how and from whom they receive certificates of qualification, and whether there is a system of Governmental inspection of these Indian half-breed schools. 9. Whether the teachers and trustees or managers of these schools are required to make any periodical returns to the Government of the attendance, general condition, progress and expenditure of each. 10. Whether any of the religious denominations have obtained lands for church or school purposes from the Government or from any Indian reservation by treaty or otherwise. 11. Whether any of the religious bodies, on their own responsibility, have established schools among the Indians or half-breeds, and if they have, whether they receive any assistance directly or indirectly by land grants or otherwise for the support of such schools from the Government. Presented to the House of Commons, 18th July, 1885.—*Mr. Kirk* ..... *Not printed.*

159. Return to an Address of the House of Commons, dated 12th February, 1885, for copies of all correspondence, petitions and Orders in Council, relating to any applications by or on behalf of any railway company elsewhere than in Manitoba or the North-West, for aid or additional aid. Presented to the House of Commons, 14th July, 1885.—*Mr. Blake* ..... *Not printed.*

160. Return to an Address of the House of Commons, dated 2nd March, 1885, for: 1. Copies of all correspondence between the Government and the North-West Council respecting the representation of the Territories in this Parliament. 2. Copies of all petitions, representations and correspondence addressed to the Government, or any member of it, on the same subject, and any replies thereto. 3. Copies of all petitions, representations and correspondence with the Government, or any member of it, on the subject of the establishment of Local Governments in the Territories, and of all replies thereto. Presented to the House of Commons, 15th July, 1885.—*Mr. Cameron (Huron)* ..... *Not printed.*

161. Return to an Address of the House of Commons, dated 23rd March, 1885, for a Return of all correspondence, papers and documents which have passed between the Imperial Government and the Dominion Government or the Dominion Government and the Government of British Columbia, relative to the public reserves of British Columbia and to the claim of the Crown to the land between high and low water mark, and generally all information as to "fore shore" rights of the Dominion. Presented to the House of Commons, 15th July, 1885.—*Mr. Baker (Victoria)* ..... *Printed for Sessional Papers only.*

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR

THE YEAR ENDING 31ST DECEMBER,

1883.

Printed by Order of Parliament.

OTTAWA:
PRINTED BY MACLEAN, ROGER, & CO., WELLINGTON STREET.
1884.

TABLE OF CONTENTS, 1883.

REPORT of Superintendent of Insurance to Minister of Finance for 1883, dated 21st July, 1884. . . . . v to xxv

FIRE AND MARINE.

Abstract of Fire Companies for 1883. xxviii
Premiums received for *Fire* Insurance in Canada for Years 1869 to 1883 xxx & xxxiv
Losses paid for *Fire* Insurance in Canada for Years 1869 to 1883. . . xxxii & xxxv
Summary of *Fire* Insurance in Canada for Years 1869 to 1883. . . . xxxvi
Inland Marine Business in Canada for 1883. xxxvii
Abstract of *Fire* and *Marine* Insurance done by Canadian Companies, and of *Inland Marine* and *Ocean* Business done by Companies combining both these branches, for 1883 xxxviii
Assets of *Canadian Companies* doing business of *Fire* or *Inland Marine* Insurance for 1883. xl
Assets in Canada of *British* and *American Companies* doing Business of *Fire* or *Inland Marine* Insurance for 1883. xlii
Liabilities of *Canadian Companies* doing Business of *Fire* or *Inland Marine* Insurance for 1883. xliv
Liabilities in Canada of *British* and *American Companies* doing Business of *Fire* or *Inland Marine* Insurance for 1883. xlv
Cash *Income* and *Expenditure* of Canadian, British and American Companies doing Fire or Inland Marine Business for 1883. xlvi
Percentages or *Ratios* of Losses to Premiums, Premiums to Risks, &c. &c., of all Companies doing Fire or Marine Insurance for 1883. . xlviii & xlix
Income and Expenditure of Citizens' Insurance Company—Fire, Accident and Guarantee Departments—for 1883. l

LIFE.

Abstract of *Life* Insurance in Canada for Year 1883. lii
Increase or decrease of items of Life Insurance in Canada, among active Companies, for 1883, compared with 1882. liv
Abstract of Life Insurance done by Canadian Companies which do business outside of the Dominion, for 1883. lvi
Increase or decrease of Life Insurance done by Canadian Companies which do business outside of the Dominion, for 1883, compared with 1882. lvii
Payments to Policy-holders. lviii
Life Policies terminated during the Year 1883. lix

SUNDRIES.

Abstract of Accident Insurance in Canada for 1883. lx
Dominion Safety Fund Life Association. lx
Abstract of Guarantee Business in Canada for 1883. lxi
Abstract of Accident and Guarantee Business done by Canadian Companies which do business outside of the Dominion, for 1883 . . . lxi
List of Companies Licensed to do Business in Canada under the Insurance Acts of 1875 and 1877, as at 12th July, 1884, with names of Chief Agents and amounts of deposit with Receiver-General. . . lxii to lxiv

OFFICE OF THE SUPERINTENDENT OF INSURANCE,
OTTAWA, 21st July, 1884.

To the Honorable
Sir LEONARD TILLEY, C.B., K.C.M.G.,
Minister of Finance.

SIR,—I have the honor herewith to submit the statements in detail of Insurance Companies for the year 1883, together with such an abstract and analysis of them as appeared proper to exhibit the progress of the business and the condition of the Companies.

FIRE AND INLAND MARINE INSURANCE COMPANIES.

At the beginning of the year 1883 there were twenty-nine (29) companies in operation, and two new companies, The National Insurance Company of Ireland and the Caledonian Insurance Company of Glasgow, were admitted during the year, while one, the Scottish Imperial, retired. Since the close of 1883, two other companies, the Sovereign (formerly the Isolated Risk) and the Anchor, both of Toronto, have retired, and the "Glasgow and London," of Glasgow, has been admitted, having taken over the business of the Sovereign.

Of these 30 active companies at the end of 1883, there were 8 Canadian, 18 British and 4 American. The business of Fire Insurance was done by 29 of these, while Inland Marine Insurance was transacted by 6 of them (4 Canadian and 2 American). Ocean Marine was also transacted by 4 of them, 3 Canadian and one American, but this business is mainly in the hands of companies which do not report to this Department, no license being required for companies doing this class of business exclusively.

FIRE INSURANCE IN CANADA, 1883.

The business of the year has been characterised by a large increase of volume, and by a considerable rise in the rate of premium, the latter circumstance being probably due to a combination of the companies for the adoption of a tariff, whereby they have been able better to adapt their rates to the circumstances of a locality, and also to equalise the expenses entailed on them by the imposition of municipal taxes or license-fees imposed in some places. The loss-rate, though somewhat larger than in the previous year (63·14 against 63·01) is still less than the corresponding rates in eight out of the fourteen previous records, and has now reduced the general average of the fifteen years to 77·67.

Comparing the net amounts insured at the end of 1883 with that of our earliest year 1869, being respectively $572,264,041 and $188,359,809, it will be seen that the

amount has, in this time, been more than tripled. About two-thirds of this insurance is held by British Companies, and less than one-thirteenth by American, while the remainder is held by Canadian.

Fire Premiums and Losses in Canada in 1883.

The cash received for premiums during the year in Canada has amounted to $4,624,741, being in excess of that received in 1882 by $395,035; and the amount paid for losses has been $2,920,228, which exceeds that paid in 1882 by $255,242. The ratio of losses paid to premiums received is shown in the following table:—

Fire Insurance in Canada, 1883.

—	Paid for Losses.	Received for Premiums.	Rate of Losses paid per cent. of Premiums received.	The same for 1882.
	$	$		
Canadian Companies	760,430	1,091,801	69·65	71·01
British do	1,992,671	3,178,850	62·69	60·80
American do	167,127	354,090	47·20	56·53
Totals	2,920,228	4,624,741	63·14	63·01

The corresponding results for the fifteen years over which our records extend are given below:—

Fire Insurance in Canada.

Year.	Premiums received.	Losses paid.	Rate of Losses per cent. of Premiums.
	$	$	
1869	1,785,539	1,027,720	57·56
1870	1,916,779	1,624,837	84·77
1871	2,321,716	1,549,199	66·73
1872	2,628,710	1,909,975	72·66
1873	2,968,416	1,682,184	56·67
1874	3,522,303	1,926,159	54·68
1875	3,594,764	2,563,531	71·31
1876	3,708,006	2,867,295	77·33
1877	3,764,005	8,490,919	225·58
1878	3,368,430	1,822,674	54·11
1879	3,227,488	2,145,198	66·47
1880	3,479,577	1,666,578	47·90
1881	3,827,116	3,169,824	82·83
1882	4,229,706	2,664,986	63·01
1883	4,624,741	2,920,228	63·14
Totals	48,967,296	38,031,307	77·67

Taking the totals for the same fifteen years, according to the nationalities of the companies, the following are the results:—

FIRE Insurance in Canada for the Fifteen Years—1869-1883.

—	Premiums received.	Losses paid.	Rate of Losses per cent. of Premiums.
	$	$	
Canadian Companies	16,776,605	12,719,965	75·82
British do	28,278,026	22,378,596	79·14
American do	3,912,665	2,932,746	74·96
Totals	48,967,296	38,031,307	77·67

If we had excluded from these tables the year of the disastrous fire in St. John (1877), the average loss-rate would have come out 65·35, and although this rate is certainly high, it cannot be called excessive.

Some indication of the relative condition of the business of Fire Insurance in the different Provinces is given by the following return furnished by six of the companies operating therein. Of course, this is not the whole business done:—

—	Net Premiums.	Losses Paid.	Loss-Rate.
	$	$	
Ontario, Quebec and Manitoba	1,229,325	774,993	63·04
Nova Scotia	138,050	61,921	44·85
New Brunswick	98,987	45,281	45·74
British Columbia	31,159	11,727	37·64

FIRE INSURANCE IN FORCE IN CANADA, 1883.

The total net amount insured by fire-policies in Canada at the end of 1883 was $572,264,041, shewing the large increase over that at the end of 1882, of $45,407,563. By far the largest share of this increase has fallen to the British Companies, although the American Companies shew also a considerable gain. The Canadian Companies, unfortunately, have again experienced a large falling off.

The distribution is as follows:—

——	Net in Force 1883.	Increase *i.* Decrease *d.*
	$	$
Canadian Companies	149,930,173	*d* 2,633,906
British do	380,613,572	*i* 41,093,518
American do	41,720,296	*i* 6,947,951
Total	572,264,041	*i* 45,407,563

The details of the increase and decrease for the individual Companies, are as follows:—

CANADIAN COMPANIES.

Increase.—London Mutual, $451,704; Quebec, $129,716; Royal Canadian, $804,237; Western, $3,705,111. Total, $5,090,768.

Decrease.—British America, $1,961,988; Citizens', $1,853,154; Sovereign, $3,909,532. Total, $7,724,674.

Total decrease, $2,633,906.

BRITISH COMPANIES.

Increase.—Caledonian, $6,526,593; City of London, $2,822,903; Commercial Union, $1,264,431; Fire Insurance Association, $2,432,010; Guardian, $1,835,689; Imperial, $957,413; Liverpool and London and Globe, $2,074,632; London and Lancashire, $1,223,694; London Assurance, $312,081; National of Ireland, $2,655,093; North British, $2,826,287; Northern, $2,179,837; Norwich Union, $988,048; Queen, $236,767; Royal, $17,834,667; Scottish Union, $2,148,738. Total, $48,318,883.

Decrease.—Lancashire, $1,057,642; Phœnix of London, $521,119; Scottish Imperial, $5,646,604. Total, $7,225,365.

Total increase, $41,093,518.

AMERICAN COMPANIES.

Increase.—Ætna Fire, $68,870; Agricultural of Watertown, $2,574,913; Hartford, $3,416,400; Phenix of Brooklyn, $887,768.

Total increase, $6,947,951.

Premiums and Losses Compared with Risks.

The net amount at risk at the end of the year being $572,264,041, and the premiums charged thereon being $6,152,317, it follows that the average rate of premium on every $1,000 at risk was $10.75, which is identical with that of 1878, the highest of all from 1875; the rates having been as follows:—

	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.
Rate	10·60	10·66	10·72	10·75	10·51	10·57	10·61	10·52	10·75

The same result is indicated if we consider the premiums charged on the whole amount of risks entered on during the year, thus including for each company the short-term risks as well as those re insured, and giving a rate which may fairly be considered as that at which business has been done during the year. In this way the average rate of premium charged on each $1,000 of risks taken comes out $10·528, as against $10·147, which was the corresponding rate in 1882. The individual rates for the different companies will be found in an annexed table, and will be seen to vary a good deal, as was to be expected, considering the varieties of the business done by the companies.

Obtaining an approximation to the losses incurred during the year, by excluding the payments for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 66·11 per cent., which is slightly lower than the 66·37 of the previous year. The following are the corresponding rates from 1878. It would, however, be more proper to compare "losses incurred" with premiums "earned," but the latter cannot be got from the returns:—

	1883.	1882.	1881.	1880.	1879	1878.
Canadian	71·17	72·84	112·04	54·50	67·81	52·11
British	65·94	65·27	72·14	37·28	67·83	47.24
American	52·05	54·33	60·94	46.73	79.39	59.13
Total	66·11	66·37	83·94	43·82	68·63	49·67

The losses incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of $5.56 per $1,000 current risk. The corresponding rates for 1881, 1882, were $7.35 and $5.68 respectively.

The losses are, however, distributed very unevenly among the different companies, as appears from the following, computed on the above basis; where, for convenience of comparison, the corresponding rates for 1882 are appended within brackets:—

London Mutual, 1·81 (1·46); Agricultural of Watertown, 1·97 (1·54); Scottish Union and National, 3·41 (6·16); Scottish Imperial, 3·48 (5·27); Guardian, 3·74 (5·04); Liverpool and London and Globe, 4·31 (4·12); North British, 4·34 (6·01); Royal, 4·59 (4·39); Phenix of Brooklyn, 5·00 (1·87); Sovereign, 5·26 (5·03); British America, 5·76 (4·63); Norwich Union, 5·80 (6·22); Lancashire, 6·19 (5·62); Royal Canadian, 6·25 (6·05); Northern, 6·31 (7·94); Imperial, 6·50 (5·43); London Assurance, 6·53 (4·55); Western, 6·55 (6·26); Hartford, 6·57 (5·40); Citizens', 6·71 (7·55); Queen, 6·86 (7·86); Quebec, 7·26 (7·32); Phœnix of London, 7·71 (6·54); Commercial Union, 7·72 (8·98); Ætna, 7·81 (10·45); London and Lancashire, 8.03

(7·43); Fire Insurance Association, 8·07 (9·05); National of Ireland, 8·26 (——); Caledonian, 10·01 (——); City of London, 10 37 (24 49).

The annexed table gives the gross amounts of risks taken by the several companies during the year, and the premiums charged thereon, and also the distribution of losses, with the proportionate rate of premiums to risks, and the proportion of the amounts paid for losses and received for premiums during the year. For convenience of comparison the rates of 1882 are appended. It must be noted that the premiums in the second column are those charged on the whole gross amount of risks taken by each company during the year.

FIRE Insurance done in Canada in 1883.

—	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	The same for 1882.	Net cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses Paid per cent. of Premiums received.	The same for 1882.
Canadian Companies.	$	$ cts.			$ cts.	$ cts.		
British America	14,418,678	151,291 21	1·05	1·01	82,480 40	121,071 24	68·13	63·08
Citizens'	20,486,439	212,777 53	1·04	0·96	135,613 39	181,393 14	74·76	61·64
London Mutual Fire	13,487,532	167,621 17	1·24	1·20	70,210 78	110,830 40	63·35	57·92
Quebec	5,043,964	67,722 33	1·34	1·07	49,055 82	64,434 22	76·13	84·90
Royal Canadian	21,830,956	230,691 58	1·06	0·95	117,806 06	193,021 41	61·03	62·77
Sovereign	10,936,263	130,637 11	1·19	1·19	96,884 04	88,443 12	109·54	76·85
Western	36,098,628	428,244 53	1·19	1·15	208,380 33	332,609 15	62·65	55·81
British Companies.								
Caledonian	7,761,140	85,588 07	1·10	.....	18,631 39	71,047 03	26·22	.....
City of London	11,337,258	171,919 52	1·52	1·30	82,158 45	149,665 26	54·89	52·10
Commercial Union	31,441,496	353,538 09	1·12	1·10	254,743 63	294,508 27	86·50	77·32
Fire Ins. Association	13,398,775	139,150 82	1·04	1·02	96,796 93	109,316 13	88·55	68·08
Guardian	11,097,038	106,989 29	0·96	0·83	38,740 23	97,784 76	39·62	63·33
Imperial	20,779,661	215,931 77	1·04	0·97	92,334 28	199,062 45	46·38	56·12
Lancashire	21,563,330	246,759 57	1·14	1·05	124,942 69	210,158 98	59.45	58·44
Liverpool & London & Globe	24,374,900	212,054 65	0·87	0·83	109,725 97	195,601 85	56·10	66·11
London & Lancashire Fire	12,396,508	136,259 34	1·10	1·12	76,682 18	95,298 99	80·46	29·03
London Assurance	10,763,060	88,422 05	0·82	0·77	51,288 58	76,959 19	66·64	53·63
National of Ireland	3,905,697	38,146 02	0·98	.....	6,471 77	32,528 36	19·89	.....
North British	38,549,650	369,873 98	0.96	0·94	168,400 01	293,579 05	57·36	65·62
Northern	16,127,057	176,409 05	1·09	0·97	87,365 23	169,576 74	51·52	67·46
Norwich Union	10,424,121	102,917 46	0·99	0·85	54,098 44	90,769 83	59 60	55·34
Phœnix of London	20,745,791	231,188 36	1·11	1·08	145,025 44	203,548 15	71·25	60·72
Queen	21,640,183	236,315 41	1·09	1·08	132,188 57	216,313 95	61·11	72·77
Royal	66,256,830	646,404 98	0·98	0 98	418,240 84	609,972 65	68·57	55·46
Scottish Imperial	736,032	7,965 24	1·08	1·06	21,229 10	12,759 03	166·38	54·75
Scottish Union	7,694,501	63,425 35	0·82	0·92	13,599 29	50,400 30	26·98	22·11
American Companies.								
Ætna Fire	13,208,644	138,509 79	1·05	0·97	51,952 11	114,615 32	45·33	77·83
Agricultural of Watertown	7,458,765	72,747 72	0 98	0·99	28,965 34	70,456 93	41·11	39·07
Hartford	14.031,520	131,132 58	0·93	0·98	71,415 14	131,132 58	54·46	54·72
Phenix of Brooklyn	5,585,885	46,317 20	0·83	0·70	14,795 15	37,885 24	39·05	13·74

British Fire Companies.

The total cash receipts from premiums were $3,178,851, being an increase of $270,395 over the previous year; the payments for losses were $1,992,672, being $224,229 more than for 1882; while the general expenses amounted to $746,382, being $87,880 more than in 1882, thus leaving a balance of $439,797 in favor of the Companies; last year this balance was $481,511.

Paid for losses	$ 1,992,672
" general expenses	746,382
Total	$ 2,739,054
Received for premiums	3,178,851
Balance in favor	$ 439,797

The following detail gives the balances for the different companies:—

Balances in favor.—Caledonian, $36,276.29; City of London, $29,714.43; Guardian, $37,024.44; Imperial, $63,649.35; Lancashire, $35,127.54; Liverpool and London and Globe, $43,298.90; London Assurance, $8,945.68; National of Ireland, $10,990.14; North British, $46,642.55; Northern, $46,718.47; Norwich Union, $15,203.53; Phœnix of London, $11,109.16; Queen, $35,876.52; Royal, $57,136.23; Scottish Union, $22,942.98. Total, $500,656.21.

Adverse Balances.—Commercial Union, $18,629.56; Fire Insurance Association, $21,560.86; London and Lancashire, $4,546.00; Scottish Imperial, $16,122.80. Total, $60,859.22.

Total balance in favor, $439,797.

Hence, for every $100 of premiums received there was spent, on the average, $62.69 in payment of losses and $23.48 for general expenses, leaving $13.83 for the companies. The rates of expenses to premiums received in the individual companies will be found on page xlix, ranging from $19.83 per $100 in the Commercial Union, to $31.17 in the Fire Insurance Association, among the old companies; and being $22.72 and $46.32 in the Caledonian and National of Ireland respectively, which companies now report for the first time. The average rate for all the British companies is $23.48, which is more than the rate in 1882 ($22.64.)

Hence, these companies have done a very much larger volume of business at a higher rate of premium ($10.340 per 1,000 as against 9,972 in 1882) and a higher rate of expense, accompanied by a higher rate of loss.

Collecting the results for the nine years, from 1875 to 1883, as regards the receipts for premiums and the expenditure of the British companies, we find:—

Paid for losses (1875–83)	$ 16,628,833
" general expenses	4,362,215
Total payments	$ 20,991,048
Received for premiums	19,617,624
Excess of payments over receipts	$ 1,373,424

This adverse balance, due to the exceptional circumstance of the conflagration at St. John, in 1877, when the losses paid by the British companies amounted to nearly five millions, is thus seen to be in course of reduction, and will probably be reversed in three or four years more, unless some great disaster intervene.

American Companies.

The marine business of the Phenix of Brooklyn will be here included, rendering the result less favorable than would otherwise have been the case. Also, we include the small amount of inland marine insurance done by the Ætna.

The receipts from premiums were $374,766; the payments for losses, $195.264; and the general expenses, $77,367—leaving a balance of $102,135 for the companies. Last year this balance was $62,244; hence, for every $100 of premiums received, there was spent, on the average, $52.10 in payment of losses, and $20.64 in general expenses, leaving $27.26 for the companies.

The balance of $102,135 in favor of the companies is distributed as follows:—Ætna of Hartford, $30,726.03; Agricultural of Watertown, $19,319.91; Hartford, $37,780.45; Phenix of Brooklyn, $14,309.02.

The results of the total business of these companies, from 1875 to 1883, inclusive, are as follows:—

Paid for losses (1875–83)	$ 2,144,072
" general expenses	482,193
Total payments	$ 2,626,265
Received for premiums	2,741,292
Excess of receipts over payments	$ 115,027

Canadian Companies.

In considering the Canadian companies, the business outside of the Dominion in Fire insurance of these companies has to be taken into account, as well as their Marine business, since a separation of expenses between these branches is not made.

The following table gives the distribution of their Fire business between Canada nd elsewhere, and shows that the foreign business has been much less favorable than he home business in the case of two of the companies; the Quebec appears to have egun foreign business this year only; and in the remaining company, the result is argely in favor of the foreign business.

FIRE INSURANCE, 1883.

Company.	In Canada.				In other Countries.			
	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent. of premiums received.	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent. of premiums received.
	$	$	$		$	$	$	
British America	14,418,678	121,071	82,480	68·13	48,816,894	541,675	410,712	75·82
Quebec	5,043,964	64,434	49,056	76·13	84,500	811	None.	.....
Sovereign	10,936,263	88,443	96,884	109·54	22,986,639	115,437	68,973	59·75
Western	36,098,628	332,609	208,380	62·65	77,388,905	826,018	656,695	79·50

The assets of the seven Canadian companies doing Fire business, amounted, at the end of the year, to $3,949,540, covering a total amount of insurance of all kinds of $269,885,241, being at the rate of $14.63 for every $1,000 of insurance in force; they have also a reserve of subscribed capital not called up, amounting to $2,667,193, making a total security of $24.52 for every $1,000 insured. The liabilities of the same companies amounted to $2,288,060, made up as follows:—

Unsettled losses	$ 371,970
Unearned premiums	1,758,343
Sundry	157,747
Total	$2,288,060

The unearned premiums are here taken to be the *pro ratâ* proportions of the gross premiums for the time unexpired in the cases of Fire and Inland Marine insurance, and the whole premium in the case of a current Ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the reserve of subscribed capital not called up, amounts to $1,631,430.

The capital stock of these companies, paid up or in course of payment, amounts to $1,616,445, and the result shows a surplus of this capi'al to the amount of $45,035

At the end of 1882 there was an impairment of $385,397; this, however, included that of the Canada Fire and Marine Company, which does not appear in this year's statement, and in some other cases there has been a reduction of paid-up capital, made in accordance with special Acts of Parliament. The loss of the active companies during the year has been $201,700; but $110,400 of this is accounted for by dividends to shareholders paid this year but declared on the business of the previous year.

The following table gives the condition, at the end of 1883, of all the Canadian stock companies in reference to their surplus or impairment of paid up capital.

FIRE and Marine Insurance Companies, 31st December, 1883.

——	Subscribed Capital.	Capital paid up or in course of Collection.	Surplus over all Liabilites, including called-up Capital.	Impairment of called-up Capital.	Reserve of subscribed Capital not called-up.
	$ cts.	$ cts.	$ cts	$ cts.	$ cts.
British America	500,000 00	500,000 00	64,998 11	.....	None.
* Citizens'	1,009,800 00	† 77,990 48	.....	12,721 99	931,809 52
Quebec	225,000 00	† 98,930 00	1,489 45	.....	126,070 00
Royal Canadian	2,000,000 00	† 330,815 00	67,314 81	.....	818,023 13
‡ Sovereign	600,000 00	208,710 00	.....	127,690 79	391,290 00
Western	800,000 00	400,000 00	.....	20,074 50	400,000 00
MARINE COMPANY.					
Anchor	478,100 00	143,430 00	.....	45,789 94	334,670 00

* This is on the whole business, including life.
† As reduced by Act of Parliament.
‡ Formerly the Isolated Risk.

A comparison of this, with the corresponding table for the previous year, enables us to gauge the progress of each company during the year, and shows the following results:—

Gain or improvement during 1883:

Anchor, $1,779.09; London Mutual, $20,143.16; Quebec, $2,091.51; Royal Canadian, $21.19.

Loss or deterioration during 1883:

British America, $48,658.76; Citizens', $18,572.92; Sovereign, $27,193.76; Western, $135,599.81.

Including the purely Marine company, and the whole business of the mixed ›mpanies, as well outside as within the Dominion, it appears that the Canadian ›mpanies have received, during the year 1883, a total cash income of $3,168,510.42 xclusive of $90,285.00 received on account of capital stock), which is made up as llows:—

—	1883.	The same in 1882.	The same in 1881.
	$ cts.	$ cts.	$ cts.
emiums	3,005,945 52	3,007,132 65	3,131,925 97
terest and dividends	132,126 05	153,878 46	169,392 14
ndry	30,438 85	27,386 28	30,702 06
Total	3,168,510 42	3,188,397 39	3,332,020 17

In the same way, the cash expenditure during 1883 has been $3,327,879·43, dis-ibuted into—

—	1883.	The same in 1882.	The same in 1881.
	$ cts.	$ cts.	$ cts.
osses paid	2,291,429 02	2,294,212 90	2,898,045 45
eneral expenses	925,970 41	917,5:6 03	901,679 10
ividends to stockholders	110,480 00	110,813 47	145,137 85
Total	3,327,879 43	3,322,552 40	3,944,862 40

Hence, it appears that for every $100 of income there has been spent, $105.03, namely,—for losses, $72.32; for general expenses, $29.22; and for dividends to stockholders, $3.49. Hence, also, for every $100 of premiums received, there has been paid out $76.23 for losses, $30.80 for expenses, and $3.67 for dividends to stockholders.

It is to be hoped that there may soon be a reversal of the unfavorable record shown by the above table for the past three years.

INLAND NAVIGATION AND OCEAN MARINE INSURANCE.

Including the Canadian business of the Phenix of Brooklyn and the Ætna, and the whole business in these branches done by the four Canadian companies, the following are the results of the year:—

For Inland Navigation.

Premiums received, $114,494; losses incurred, $94,278, of which were paid $82,852, leaving a balance of $11,426 of them still unsettled. There was also paid

during the year, $46,916, on account of losses incurred in previous years, making the total payments during the year, on account of losses, $129,768, while the total outstanding or unsettled losses at the end of the year were $12,426.

Ocean Marine.

Premiums received, $336,383; losses incurred, $294,553, of which were paid $254,936, leaving a balance of $39,617 of them still unsettled. There was also paid during the year, $38,051, on account of losses incurred in previous years, making the total payments during the year on account of losses $292,987, while the total outstanding or unsettled losses at the end of the year were $60,803.

The Inland Marine business has, therefore, been unprosperous, the losses incurred having amounted to 82·34 per cent. of the premiums received, while last year this rate was only 46·34.

The Ocean business, on the contrary, exhibits an improvement, the rate of losses incurred to premiums having been 87·57; and although this is unsatisfactory, it is better than either of the two previous years, in which the losses had actually exceeded the premiums by 6·86 and 1·38 per cent. respectively.

As already stated, the bulk of the Ocean business is transacted by companies which are not required to be licensed and do not report to this Department.

An abstract of the Inland Marine business will be found on page xxxvii, and details of this and the Ocean business for the individual companies, on page xxviii.

LIFE INSURANCE.

The prosperity which Life Insurance in Canada had shown during the three previous years has been continued during 1883, but there are indications that the rapidity of the advance is undergoing a check. The comparison of the new insurances effected during this and the previous year shows still a large increase, but not so large as any of the three previous years; and the relative amounts of insurance terminated by surrender or lapse have begun to increase, while since 1879 they had been steadily decreasing. It is to be hoped that this check may only be a temporary one, due to accidental circumstances.

The business has been transacted by 27 active companies, of which nine (9) were Canadian, eleven (11) British, and seven (7) American. During the year the British Empire took the place of the Lion; the Federal, of Hamilton, assumed the business of the Toronto Life, and the New York Life resumed the transaction of new business. In addition to the above, there were seven British and four American companies not taking new insurances, but still doing business connected with their old policies; and

Dominion Safety Fund Life Association, which is a co-operative company, has ntinued its operations.

Insurances effected during the year.

The total amount of policies in Canada, taken during 1883, has been $21,572,960, ceeding the amount taken in 1882 by $1,460,205. The largest share of this increase s again fallen to the American companies, whose increase is $937,675; that of the itish companies is $444,758, while in the Canadian companies the increase has ly been $27,772. This result is partly due to the resumption of business by the nited States Life and the New York Life, the increase due to these two companies one being $924,400.

The respective amounts effected are:—

Canadian companies	$	11,883,317
British do		3,278,008
American do		6,411,635

that the amount taken by the native companies exceeds that taken by the British nd American together by over two million dollars. The following are the details of e increase or decrease among the respective Companies:—

*Canadian Companies.—Total, $11,883,317. Increase, $27,772. Canada, *d*, 36,285; Citizens', *i*, $20,000; Confederation, *d*, $69,398; Federal, *i*, $6,034; Life Asso- iation of Canada, *d*, $239,000; North American (General), *i*, $112,700; North merican (Industrial), *d*, $100,495; Ontario Mutual, *i*, $186,950; Sun, *i*, $232,766; oronto, *d*, $35,500.

British Companies.—Total, $3,278,008. Increase, $444,758. British Empire, *i*, 699,250; Commercial Union, *d*, $3,597; Liverpool and London and Globe, *d*, $6,000; London and Lancashire, *i*, $211,094; North British, *d*, $6,500; Queen, *d*, $3,800; Royal, *d*, $7,200; Standard, *d*, $403,016; Star, *d*, $35,473.

American Companies.—Total, $6,411,635. Increase, $987,675. Ætna, *d*, $219,526; Equitable, *i*, $311,200; Metropolitan, *d*, $6,000; New York, *i*, $529,000; Travelers', *d*, $84,399; Union Mutual, *i*, $62,000; United States, *i*, $395,400.

Note.—*i*, increase; *d*, decrea e.
* This refers to Canadian business only. Taking account of the foreign business done by the Canada and the Sun, the total result is: Canada, *d*, $73,285; Sun, *i*, $119,236. See p. lvii.

The following table will enable the progress of the total business to be traced during the fifteen years recorded.

AMOUNTS of Insurances effected during the respective years 1869–1883.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1869	1,156,855	2,627,392	9,069,885	12,854,132
1870	1,584,456	*1,657,493	8,952,747	12,194,696
1871	2,623,944	2.212,107	8,486,575	13,322,626
1872	5,276,859	1,896,655	13,896,587	21,070,101
1873	4,608,913	*1,704,338	14,740,367	21,053,618
1874	5,259,822	2,143,080	*11,705,319	19,108,221
1875	5,077,601	1,689,833	8,306,824	15,074,258
1876	5,465,966	1,683,357	6,740,804	13,890,127
1877	5,724,648	2,142,702	5,667,317	13,534,667
1878	5,508,556	2,789,201	3,871,998	12,169,755
1879	6,112,706	1,877,918	3,363,600	11,354,224
1880	7,547,876	2,302,011	4,057,000	13,906,887
1881	11,158,479	2,536,120	3,923,412	17,618,011
1882	†12,198,045	2,833,250	5,423,960	20,455,255
1883	†12,125,287	3,278,008	6,411,635	21,814,930

* Imperfect.
† This is the total amount effected, including, for the foreign business of the Canada and Sun, in 1882, $342,500, and in 1883, $241,970.

Life Insurance in Force in 1883.

The total amount of insurance in force at the close of the Statements was $124,196,875, which shows an increase of $10,583,400 over that of the previous year, being distributed as follows:—

	Total in Force.	Increase.
Canadian companies	$59,213,609	$6,787,131
British do	23,511,712	1,182,344
American do	41,471,554	2,613,925
Total	$124,196,875	$10,583,400

Among the seven active American companies, the increase was $2,967,417; while in the retired American companies, which had at risk $7,109,766 at the close of 1882, the decrease has been only $353,492, of which $150,715 was terminated by death or maturity, and $202,777, or less than 3 per cent. of the existing insurance, was terminated by surrender, lapse, or removal, indicating a stability in the business of these companies which is very remarkable.

Amount of Insurance terminated in 1883.

The amount of insurance terminated in natural course, namely, by death, maturity or expiry, was $1,754,865, which is greater by $230,162 than the corresponding

mount in the previous year; and the amount terminated by surrender and lapse was 9,937,964, being greater than that in the previous year by the large amount of 3,200,227; relatively, also, to the amount at risk, both these terminations are greater han in 1882, giving for every $1,000 of current risk $13.93 terminated in natural ourse, and $78.90 by surrender and lapse. In the previous year, these rates were 13.43 and $59.35 respectively. The following table exhibits the rates for the last our years:—

TERMINATED out of each $1,000 current risk.

—	Naturally.					Surrender and Lapse.				
	1879.	1880.	1881.	1882.	1883	1879.	1880.	1881.	1882.	1883.
Canadian companies.	$8 18	$9 41	$12 41	$9 09	$12·02	$109 86	$95 46	$73 60	$67 18	$84 16
British do ...	17 09	14 70	16 77	20 84	16·41	115 03	82 25	50 99	42 85	71 89
American do ...	10 74	15 94	17 03	14 97	15·24	106 51	103 51	52 14	58 38	75 42

The total termination amounts to about 53·60 per cent. of the amount of new policies. The actual amounts of termination were distributed as follows:—

	Naturally.	By Surrender and Lapse.
Canadian companies.....	$720,380	$5,042,399
British do	393,289	1,723,177
American do	641,196	3,172,388
Total.....	$1,754,865	$9,937,964

The details of the individual companies will be found on page lix.

Canadian Policies in Force.

The following table gives the number of Canadian Policies in force at the date of the Statements:—

—	Number.	Amount.	Average Amount of a Policy.
		$	$
Canadian Companies.....	37,471	59,213,609	1,580
British do	11,625	23,511,712	2,023
American do	25,638	41,471,554	1,618
Totals.....	74,734	124,196,875	1,662

The average amount of a policy in force, $1,662, differs but slightly from that of the previous year, but the average amount of the new policies has, on the whole, decreased, having been, for Canadian companies, $1,648; for British companies, $1,929, and for American, $1,965; the corresponding amounts last year having been $1,617, $2,259, and $2,035.

The number of policies indicates probably about 70,000 lives insured; the returns of some of the companies, as regards the number of lives, are incomplete, nor, even if complete, could the effect of the same life being insured by several policies in different companies, be eliminated. I can only, therefore, give as an approximation, that out of 50,031 lives exposed to risk, the deaths were 455, giving, on the average, an annual death rate of 9·094 per thousand, which is somewhat higher than it was in 1882.

The following table gives the amount of income from premiums received by all companies, from 1869 to 1883, inclusive:—

PREMIUM—INCOME during the respective Years—1869–1883.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1869	164,910	515,741	557,708	1,238,359
1870	203,922	531,250	729,175	1,464,347
1871	291,897	570,449	990,628	1,852,974
1872	417,628	596,982	1,250,912	2,265 522
1873	511,235	594,108	1,492,315	2,597,658
1874	638,854	629 808	1,575,748	2,844,410
1875	707,256	623,296	1,551,835	2,882,387
1876	768,543	597,155	1,437,612	2,803,310
1877	770,319	577,364	1,299,724	2,647,407
1878	827,098	586,044	1,197,535	2,610,677
1879	919,345	565,875	1,121,537	2,606,757
1880	1,039,341	579,729	1,102,058	2,721,128
1881	1,291,026	613,595	1,190,068	3,094,689
1882	*1,562,085	674,362	1,308,158	3,544,605
1883	*1,715,089	707,468	1,414,738	3,837,295
Totals	11,828,548	8,963,226	18,219,751	39,011,525

* These include the premiums received for their foreign business by the Canada and Sun, being for 1882, $52,767, and for 1883, $62,546. See p. lvi.

The total amount paid to policy-holders during 1883 is as follows:—

Death claims (including bonus additions)	$1,424,833
Matured endowments do	180,217
Annuitants	5,425
Paid for surrendered policies	244,144
Dividends to policy-holders	346,533
Total	$2,201,152

The distribution of the payments among the different companies will be found on page lviii.

Hence, for every $100 premiums received, there has been paid to policy-holders $57.36, leaving $42.64 to be carried to reserve, expense and profits.

Taking the mean of the amounts in force at the ends of 1882 and 1883 to represent the amount of risks current for the year, and comparing it with the premiums received and the claims paid (excluding the annuity business), we find the following results:—

The average rate of premiums received for every $100 of current risks is:—In Canadian companies, $2.96; in British, $3.08; in American, $3.52; and for all companies the average is $3.17.

The average rate of claims paid for every $100 of current risks is:—In Canadian companies, $1.01; in British, $1,94; in American, $1.45; and for all companies the average is $1.34.

Canadian Companies.

The condition of the Canadian companies will be found exhibited in the statements under their respective headings. In the calculation of the re-insurance reserve, the Ontario Mutual employs the old Actuaries' Table, taking terminal values at 4 p.c. interest, and the Life Association employs the Carlisle Table with 5 p.c.; all the others employ the Institute H.M. Table with 4½ p.c. interest. I see no reason for recommending at present that the rate should be reduced to 4 p.c., as the average rate of interest earned during this year has exceed 6½ p.c.

CANADIAN COMPANIES.

ASSETS AND LIABILITIES.

Companies.	Assets.	Liabilities including Reserve but not Capital Stock.	Surplus of Assets over Liabilities, excluding Capital.	Capital Stock paid up.	Surplus of Assets over Liabilities and Capital Stock.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Canada Life	5,664,639 34	4,696,297 03	968,342 31	125,000 00	843,342 31
Citizens' (Life Department)	177,305 44	166,080 26	11,225 18	*	*
Confederation	1,149,427 40	952,266 06	197,161 34	80,000 00	117,161 34
Federal	87,355 22	37,518 09	49,837 13	68,850 00	.....
† Life Association of Canada	185,011 09	165,571 74	19,439 35	51,616 66	.....
North American	193,897 32	118,255 63	75,641 69	60,000 00	15,641 69
Ontario Mutual	529,204 71	485,442 76	43,761 95	None.	43,761 95
Sun	735,940 10	652,598 66	83,341 44	62,500 00	20,841 44
Toronto	34,916 04	417 21	34,498 83	29,862 35	4,636 48

* The capital in this Company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.

† Formerly Mutual Life.

INCOME.

Companies.	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	$ cts.	$ cts	$ cts.	$ cts.	$ cts.
Canada Life	809,551 14	None.	300,411 87	35,740 09	1,145,706 10
Citizens' (Life Department).	43,702 46	None.	7,674 58	134 17	51,511 21
Confederation	309,376 60	None.	62,646 34	1,359 67	373,382 61
Federal	38,596 40	None.	2,489 46	None.	41,085 86
* Life Association of Canada	36,925 56	None.	6,516 70	None.	43,442 26
North American	89,040 87	1,900 00	7,979 42	None.	98,920 29
Ontario Mutual	180,592 74	None.	18,589 86	None.	199,182 60
Sun	225,851 42	1,000 00	27,373 45	2,476 20	256,701 07
Toronto	2,432 67	None.	3,954 61	None.	6,387 28

* Formerly Mutual Life.

EXPENDITURE.

Companies.	Paid to Policy-holders.	General Expenses.	Dividends to Stockholders.	Total Expenditure.	Surplus of Income over Expenditure.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Canada Life	455,908 17	151,873 77	18,750 00	626,531 94	519,174 16
Citizens' (Life Department).	18,811 16	16,334 05	None.	35,145 21	16,366 00
Confederation	117,567 02	82,991 32	8,000 00	208,558 34	164,824 27
Federal	807 01	24,326 07	None.	25,133 08	15,952 78
* Life Association of Canada	26,120 96	21,825 59	2,397 69	50,344 24	.....
North American	21,519 31	39,187 40	3,375 00	64,081 71	34,838 58
Ontario Mutual	62,595 30	50,287 23	None.	112,882 53	86,300 07
Sun	69,775 62	69,306 03	6,250 00	145,331 65	111,369 42
Toronto	4,250 00	3,197 29	2,084 01	9,531 30	.....

* Formerly Mutual Life.

From these tables it appears that the Canadian companies have received an income of $2,216,319.28, drawn from the following sources:—

	1883. $ cts.
Premiums and annuity sales	1,738,972 86
Interest and dividends	437,636 29
Sundry	39,710 13
Total	$2,216,319 28

And they have expended $1,277,540.00 under the following items:—

	1883. $ cts.
Paid to policy-holders and annuitants	777,354 55
General expenses	459,328 75
Dividends to stockholders	40,856 70
Total	$1,277,540 00

Hence, out of every $100 of income, there has been expended in payment to policy-holders $35.07; in general expenses, $20.73, and in dividends to stockholders, $1.84; leaving $42.36 to be carried to reserve.

Accident and Guarantee Insurance in Canada, 1883.

The business of Accident Insurance was transacted by five companies, viz:—3 Canadian (two of which combined it with Life Insurance), 1 American (also combined with Life), and 1 British, which combined it with Guarantee business.

The total accident premiums received in Canada were $128,944, insuring an amount of $25,178,925, and the sum of $79,133 was paid for claims, with $3,035 claims unsettled.

An abstract will be found on p. lx.

The Guarantee business was conducted by two companies, one Canadian and the other British, but some claims were also paid this year by the Citizens' Insurance Company, which had transferred its business in this branch to the Guarantee Company of North America. The premiums received were $58,914, guaranteeing an amount of $7,713,020, and the net amount paid for claims was $26,421.

The Accident Insurance Company of North America, and the Guarantee Company of North America (both companies native) transact business outside of the Dominion, which is not included in the above.

Legislation.

A bill was introduced at the past Session of Parliament, with reference to the co-operative or assessment companies doing business of Life Insurance. It was, however, withdrawn, in consequence of lack of time for its discussion, an unexpected opposition to it having been shown on the part of some of the regular Life companies. The bill itself and the proceedings in the House of Commons in relation to it will be found in a subsequent part of this Report.

Charters were obtained from Parliament for two Life Insurance companies—the "Temperance and General Life Assurance Company of North America," and the "London Life Insurance Company." The latter has hitherto been operating under an Ontario charter. In both these cases application was made for permission to transact Accident business as well as Life, but it was refused in both cases. An Order in Council was passed, 19th July, 1882, directing that in future no new license should be granted to a company, doing business of Life Insurance, to combine any other branch of insurance therewith.

At the present time there are seventy (70) companies under the supervision of this office, the nature of the business transacted by them being as follows:—

Number of companies doing	Life Insurance		39
" "	Fire "		32
" "	Inland Marine Insurance		7
" "	Ocean Marine "		4
" "	Accident "		6
" "	Guarantee "		2
" "	Steam Boiler "		1

The deposits for the protection of policy-holders, held by the Honorable the Receiver-General, in trust for these companies, at 12th July, ult., amounted to $8,138,034.91, in securities as follows:—

Canada stock	$1,229,736 41
Canada debentures	424,300 00
Canada Provincial debentures	436,753 66
United States bonds	2,072,000 00
British annuities	621,276 96
British Colonial securities	453,769 62
Cash in sundry banks	457,757 32
Montreal Harbor bonds	348,500 00
Municipal securities	1,721,145 92
Bonds and stocks of banks and incorporated companies	142,455 02
Canadian Pacific and Canada Central Railway bonds.	230,340 00
Total	$8,138,034 91

The total amount of premiums received for all forms of insurance was $8,996,661, which $3,256,558 was received by Canadian companies, and $5,740,103 by British ıd American. The following summary shows the distribution of these premiums the various classes :—

PREMIUMS 1883.

Fire	$4,624,741
Inland Marine	72,930
Ocean	336,383
Life	3,774,749
Accident	128,944
Guarantee	58,914
Total	$8,996,661

r, dividing them according to the nationalities of the companies:

PREMIUMS 1883.

—	Canadian Companies.	British Companies.	American Companies.
	$	$	$
ire	1,091,801	3,178,850	354,090
ıland Marine	71,319	None.	1,611
cean	317,318	None.	19,065
ife	1,652,543	707,468	1,414,738
ccident	79,100	11,226	38,618
uarantee	44,477	14,437	None.
Total	3,256,558	3,911,981	1,828,122

I have the honor to remain, Sir,

Your most obedient servant,

J. B. CHERRIMAN, M.A., F.I.A., F.R.S.C.,

Superintendent of Insurance.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF FIRE OR INLAND MARINE INSURANCE IN CANADA, FOR THE YEAR 1883, IN ACCORDANCE WITH THE INSURANCE ACTS OF 1875 AND 1877.

GENERAL TABLES.

ASSETS OF ALL COMPANIES, FIRE AND MARINE.
LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.
INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.
PERCENTAGE LOSSES TO PREMIUMS, &c., &c.

ABSTRACT FOR THE YEAR 1883.

Fire Insurance in Canada—Canadian Companies.

—	Net Cash Received for Premiums.	Gross Amount of Policies New and Renewed.	Net Amount at Risk at Date.	Net Amount of losses incurred during the Year.	Net Amount paid for Losses.	Unsettled Claims.	
						Not Resisted.	Resisted.
	$	$	$	$	$	$	$
British America	121,071	14,418,678	13,914,026	85,785	82,480	15,209	None.
Citizens'	181,293	20,486,439	18,691,007	131,582	135,613	12,000	1,317
London Mutual Fire	110,830	13,487,532	38,467,658	69,070	70,211	6,545	None.
Quebec	64,434	5,043,964	6,566,406	47,225	49,056	3,463	None.
Royal Canadian	193,021	21,830,956	21,029,952	128,914	117,806	18,844	None.
Sovereign	88,443	10,936,263	15,059,179	89,560	96,884	4,089	7,316
7. Western	332,609	36,098,628	36,201,945	224,935	208,380	41,806	None.
Total for 1883	1,091,801	122,302,460	149,930,173	777,071	760,430	101,956	8,633
Total for 1882	1,033,433	124,123,715	152,564,079	752,723	733,843	91,276	15,446

BRITISH COMPANIES.

Caledonian	71,047	7,761,140	6,526,593	32,665	18,631	14,034	None.
City of London	149,665	11,337,258	9,951,395	88,550	82,158	27,246	None.
Commercial Union	294,508	31,441,496	32,920,799	249,119	254,744	21,726	2,767
Fire Insurance Association	109,316	13,398,775	13,522,809	99,274	96,797	7,406	4,188
Guardian	97,785	11,097,038	11,288,207	38,740	38,740	None.	None.
Imperial	199,062	20,779,661	19,805,465	125,594	92,334	31,853	8,300
Lancashire	210,159	21,563,330	21,262,792	134,943	124,943	17,832	5,900
Liverpool and London and Globe	195,602	24,374,900	28,585,655	118,693	109,726	9,518	750
London and Lancashire	95,299	12,396,508	9,423,865	70,793	76,682	3,501	None.
London Assurance	76,959	10,763,060	8,468,218	54,289	51,289	None.	None.
National of Ireland	32,528	3,905,697	2,655,093	10,972	6,472	4,500	None.
North British	293,579	38,549,650	37,190,452	155,427	168,409	14,478	None.
Northern	169,577	16,127,057	15,720,719	92,275	87,365	11,170	None.
Norwich Union	90,770	10,424,121	9,511,586	52,344	54,098	896	None.
Phœnix of London	203,548	20,745,791	20,395,321	159,350	145,025	21,162	1,000

Queen	216,314	21,640,183	20,759,787	141,503	132,189	15,900	4,300
Royal	609,973	66,256,830	103,704,993	434,772	418,241	36,007	1,000
Scottish Imperial	12,759	736,032	3,080,535	20,562	21,229	1,000	None.
19. Scottish Union and National	50,400	7,694,501	5,839,288	16,243	13,599	3,650	500
Total for 1883	3,178,850	350,993,028	380,613,572	2,096,108	1,992,671	241,879	28,705
Total for 1882	2,908,458	321,466,183	339,520,054	1,898,282	1,768,444	163,250	22,300

AMERICAN COMPANIES.

Ætna	114,615	13,208,644	7,364,720	57,246	51,952	10,815	None.
Agricultural of Watertown	70,457	7,458,765	16,783,017	30,465	28,965	2,200	None.
Hartford	131,133	14,031,520	14,104,692	81,458	71,415	12,234	None.
4. Phenix of Brooklyn	37,885	5,585,885	3,467,867	15,119	14,795	628	None.
Total for 1883	354,090	40,284,814	41,720,296	184,288	167,127	25,877	None.
Total for 1883	237,815	32,454,518	34,772,345	156,363	162,699	10,834	None.

RECAPITULATION.

7. Canadian Companies	1,091,891	122,302,460	149,930,173	777,071	760,430	101,956	8,633
19. British Companies	3,178,850	350,993,028	380,613,572	2,096,108	1,992,671	241,879	28,705
4. American Companies	354,090	40,284,814	41,720,296	184,288	167,127	25,877	None.
Grand total for 1883	4,624,741	513,580,302	572,264,041	3,057,467	2,920,228	369,712	37,338
Grand total for 1882	4,229,706	478,044,416	526,856,478	2,807,368	2,664,986	265,360	37,746

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869-80.

—	Premiums Received.												Total.
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	113,833	114,377	135,852	174,047	191,035	194,077	184,799	146,532	174,892	174,006	166,401	186,895	1,956,746
Canada Agricultural	.....	.....	.....	.....	.....	109,892	131,639	115,897	97,468	.....	.....	.....	454,896
Canada Fire	.....	.....	.....	.....	.....	.....	.....	94,788	133,625	118,055	141,378	167,609	655,455
Citizens'	.....	.....	.....	.....	.....	.....	129,893	244,363	136,653	91,971	89,718	87,041	779,639
Dominion	.....	.....	.....	.....	.....	.....	.....	.....	.....	27,175	58,308	70,388	155,871
*London Mutual Fire	60,702	71,135	78,072	62,807	73,614	74,377	60,333	80,448	96,136	88,441	92,987	106,602	945,654
National Fire	.....	.....	.....	.....	.....	.....	.....	86,098	93,812	60,070	44,046	.....	284,026
Ottawa Agricultural	.....	.....	.....	.....	.....	.....	7,947	64,882	86,174	35,858	.....	.....	194,861
Provincial	99,913	97,633	171,514	161,158	190,857	244,331	217,213	179,236	72,495	.....	.....	.....	1,434,350
Quebec	72,234	72,725	73,602	77,508	75,169	79,453	86,424	82,203	80,042	66,012	60,600	62,559	888,531
Royal Canadian	.....	.....	.....	.....	.....	392,434	312,951	260,678	196,014	146,773	116,754	128,298	1,553,902
†Sovereign	.....	.....	20,680	59,121	55,623	83,250	80,091	92,656	95,117	82,819	63,695	†107,879	740,931
Stadacona	.....	.....	.....	.....	.....	21,918	183,009	201,429	84,132	.....	.....	.....	490,488
Western	154,680	180,730	227,698	262,206	256,598	254,049	252,355	232,431	276,395	270,716	268,935	272,758	2,909,551
	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444 901
British Companies.													
Commercial Union	81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,695	174,249	195,590	190,264	231,607	1,472,258
Guardian	3,156	8,780	17,392	32 947	54,387	51,225	50,905	42,717	54,433	51.813	50,253	62,745	480,753
Imperial	64,522	82,004	85,915	102,750	134,710	131,794	126,945	121,548	153,012	156,988	149,449	156,461	1,469,098
Lancashire	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	161,064	184,145	1,084.177
Liverpool and London and Globe	286,398	273,303	263,696	260,262	258,632	219,948	138,480	106,771	129,083	148,024	157,617	155,880	2,398,094
London and Lancashire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,448	9,448
London Assurance	55,931	56,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,272	51,095	52,454	715,185
North British	141,822	168,500	203,724	235,290	309,234	322.516	292,563	265,910	288,943	282,475	262.508	253,871	3,027,356
Northern	18,115	25,252	50,682	69,905	72,359	76,397	60,830	59,737	68,799	76,040	68,628	75,175	721,919
Norwich Union	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20.507	20,507
Phœnix of London	86,081	82,643	80,133	108,215	158,403	188,503	162,030	151,223	157,844	171,410	150,898	162,339	1,659,722
Queen	94,048	106,616	122,609	150,530	179,562	163,329	160,591	153,273	198,087	193,664	182,042	195,069	1,899,423

Royal	241,683	238,451	262,509	315,848	371,045	405,501	361,514	323,450	360,915	359,006	343,317	417,150	4,000,389
Scottish Commercial	.....	.....	.....	.....	.....	.....	37,446	46,774	76,932	82,240	80,516	19,513	343,421
Scottish Imperial	4,878	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,590	51,503	52,044	535,710
	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809 473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460
American Companies.													
Ætna	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	1 8,640	118,901	110,533	103,175	1,640,268
Agricultural of Wat'rtown	.....	5,431	68,361	73,613	64,641	.....	.....	.....	.....	.....	‡27,279	47,290	286,615
Andes	.....	.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Hartford	57,531	75,229	60 909	80,687	103,685	90,902	96,051	78,207	83,332	86,618	80,181	83,191	976,529
Home	No return	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phenix of Brooklyn	.....	.....	.....	.....	.....	.....	15,506	20,090	11,858	6,075	7,516	7,484	68,529
	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372

RECAPITULATION.

Canadian Companies	501,362	536,600	707,418	796,847	812,896	1,453,781	1,616,654	1,881,641	1,622,955	1.161,596	1,102,822	1,190,029	13,444,901
British Companies	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460
American Companies	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	2 3,830	211,594	225,512	241,140	3,003,372
Grand Totals	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488	3,479,577	36,285,733

* Formerly the Agricultural Mutual.
† Formerly the Isolated Risk. In its premiums for 1880 the $17,352 received for re-insurance of the risks of the National has not been included.
‡ This is exclusive of $63,310 received for re-insurance of the risks of Canada Agricultural and Ottawa Agricultural.

SUMMARY OF LOSSES paid for Fire Insurance in Canada by all Companies, for the Years 1869-1880.

—	Losses Paid.												Total.
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,098,943
Canada Agricultural	.....	.....	.....	.....	.....	41,317	63,437	102,056	83,291	.....	.....	.....	290,101
Canada Fire	.....	.....	.....	.....	.....	.....	.....	35,688	134,715	78,517	102,582	120,719	472,221
Citizens'	.....	.....	.....	.....	.....	.....	62,632	168,608	309,010	69,599	71,197	55,674	736,720
Dominion	.....	.....	.....	.....	.....	.....	.....	.....	.....	10,676	34,024	48,973	93,673
*London Mutual Fire	42,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,353	67,599	85,031	75,093	723,603
National Fire	.....	.....	.....	.....	.....	.....	.....	42,839	167,447	48,944	28,502	.....	287,732
Ottawa Agricultural	.....	.....	.....	.....	.....	.....	280	14,362	52,748	40,779	.....	.....	108,164
Provincial	81,431	68,006	100,344	119,791	106,512	117,386	139,134	163,020	61,522	.....	.....	.....	957,146
Quebec	28,990	152,076	17,582	60,630	57,606	27,840	61,658	105,753	37,747	15,304	19,511	28,807	613,504
Royal Canadian	.....	.....	.....	.....	.....	157,672	322,405	332,977	560,179	55,147	54,597	63,473	1,546,450
†Sovereign	.....	.....	2,132	10,074	20,249	37,210	44,546	66,201	59,998	65,351	58,777	88,941	453,479
Stadacona	.....	.....	.....	.....	.....	.....	54,854	243,016	286,070	189,755	.....	.....	773,695
Western	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,067	112,845	131,328	138,794	1,733,503
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies.													
Commercial Union	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian	None.	1,300	3,923	22,910	77,859	34,465	24,275	11,930	442,575	22,081	40,661	23,638	705,617
Imperial	27,587	71,589	67,986	80,965	71,295	68,886	105,942	55,946	660,979	67,230	82,762	49,903	1,411,070
Lancashire	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755
L'pool & Lond'n & Globe	183,579	251,405	215,563	244,474	136,658	164,156	193,477	118,873	526,275	37,093	78,429	54,703	2,204,635
London and Lancashire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	465	465
London Assurance	66,274	33,221	35,034	84,493	43,875	56,724	16,544	37,888	25,118	29,697	44,827	14,406	488,101
North British	47,829	115,967	140,757	119,605	110,154	157,391	220,639	171,265	1,052,876	118,497	168,880	119,851	2,543,711
Northern	6,609	2,781	22,709	60,948	67,722	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382
Norwich Union	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,415	1,415
Phœnix of London	23,819	128,845	37,226	86,919	53,009	81,752	121,577	93,871	72,313	47,778	147,524	53,408	947,041
Queen	31,800	56,251	89,272	101,478	99,558	126,903	123,729	135,038	856,975	111,799	115,064	79,914	1,927,781
Royal	124,328	272,642	181,486	147,269	167,858	258,970	293,758	340,735	661,774	179,462	237,268	168,745	3,034,275
Scottish Commercial	.....	.....	.....	.....	.....	.....	9,977	39,648	14,247	37,401	46,439	29,617	177,329
Scottish Imperial	None.	17,134	18,127	45,029	60,811	60,035	33,830	33,769	24,755	33,491	47,545	25,239	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076

American Companies.													
Ætna	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762
Agricultural of Watert'n	.....	100	13,168	33,616	28,204	.....	.....	.....	.....	1,196	34,325	33,527	144,136
Andes	.....	.....	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Hartford	29,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,215	31,088	671,932
Home	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Phenix of Brooklyn	.....	.....	.....	.....	.....	.....	2,558	15,719	77,044	2,451	5,626	672	104,070
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,469,259

RECAPITULATION.

Canadian Companies	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076
American Companies	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,469,259
Grand Totals	1,027,720	1,624,837	1,549,199	1,909,975	1,632,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

* Formerly the Agricultural Mutual.
† Formerly the Isolated Risk.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 83.

—	Totals from 1869 to 1880.	Premiums Received.			Total.
		1881.	1882.	1883.	
Canadian Companies.	$	$	$	$	$
British America	1,956,746	146,386	127,951	121,071	2,352,154
Canada Agricultural	454,896	.....	.....	.....	454,896
Canada Fire	655.455	192,894	32,984	.....	881,333
Citizens'	779,639	100.873	137,941	181,393	1,199,846
Dominion	155,871	34,371	.....	.....	190,242
*London Mutual Fire	945,654	122,189	104,893	110,830	1,283,566
National Fire	284,026	.....	.....	.....	284,026
Ottawa Agricultural	194,861	.....	.....	.....	194,861
Provincial	1,434,350	.....	.....	.....	1,434,350
Quebec	888,531	49,287	49,867	64,434	1,052,119
Royal Canadian	1,553,902	154,585	164,622	193,021	2,066,130
†Sovereign	740,931	123,476	102,554	88,443	1,055,404
Stadacona	490,488	.....	.....	.....	490,488
Western	2,909,551	282,409	312,621	332,609	3,837,190
	13,444,901	1,206,470	1,033,433	1,091,801	16,776,605
British Companies.					
Caledonian	.....	.....	.....	71,047	71,047
City of London	.....	.....	127,100	149,665	276,765
Commercial Union	1,472,258	277,885	307,967	294,508	2,352,618
Fire Insurance Association	.....	43,296	110,989	109,316	263,601
Guardian	480,753	64,915	71.095	97,785	714,548
Imperial	1,469,098	170,486	179 520	199,062	2,018,166
Lancashire	1,084,177	197,980	208,539	210,159	1,700,855
Liverpool and London and Globe	2,398,094	157,565	161,962	195,602	2,913,223
London and Lancashire	9,448	30,964	105.197	95,299	240,908
London Assurance	715,185	62,402	66,576	76,959	921,122
National of Ireland	.....	.....	.....	32,528	32,528
North British	3,027,356	271,375	273,516	293,579	3,865,826
Northern	721,919	95,525	132,259	169,577	1,119,280
Norwich Union	20,507	52,901	73,067	90,770	237,245
Phœnix of London	1,659,722	178,497	204,138	203,548	2,245.905
Queen	1,899,423	194,162	207,111	216,314	2,517,010
Royal	4,600,389	503,233	569,481	609,973	5,683,076
Scottish Commercial	343,421	.....	.....	.....	343,421
Scottish Imperial	535,710	52,072	72,314	12,759	672,855
Scottish Union and National	.....	.....	37,627	50,400	88,027
	19,837,460	2,353,258	2,908,458	3,178,850	28,278,026
American Companies.					
Ætna	1,640,268	107,571	105,571	114,615	1,968,025
Aricultural of Watertown	286,615	57,361	51,885	70,457	466,318
Andes	31,431	.....	.....	.....	31,431
Hartford	976,529	87,616	103,355	131,133	1,298,633
Home	.....	.....	.....	.....	.....
Phenix of Brooklyn	68,529	14,840	27,004	37,885	148,258
	3,003,372	267,388	287,815	354,090	3,912,665

RECAPITULATION.

Canadian Companies	13,444,901	1,206.470	1 033,433	1,091,801	16,776,605
British Companies	19,837,469	2,353,258	2,908,458	3,178,850	28,278,026
American Companies	3,003,372	267,388	287,815	354,090	3,912,665
	36,285,733	3,827,116	4,229,706	4,624,741	48,967,296

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869–83.

—	Totals for 1869 to 1880.	Losses Paid. 1881.	1882.	1883.	Total.
Canadian Companies.	$	$	$	$	$
British America	1,098,943	128,869	80,711	82,480	1,391,003
Canada Agricultural	290,101	.....	.....	.....	290,101
Canada Fire	472,241	152,074	73,818	.....	698,133
Citizens'	736,720	89,058	119,581	135,613	1,080,972
Dominion	93,673	54,582	.....	.....	148,255
*London Mutual Fire	723,603	94,632	60,758	70,211	949,204
National Fire	287,732	.....	.....	.....	287,732
Ottawa Agricultural	108,164	.....	.....	.....	108,164
Provincial	957,146	.....	.....	.....	957,146
Quebec	613,504	392,442	42,328	49,056	1,097,330
Royal Canadian	1,546,450	142,440	103,338	117,806	1,910,034
†Sovereign	453,479	107,042	78,811	96,884	736,216
Stadacona	773,695	.....	.....	.....	773,695
Western	1,733,503	175,619	174,478	208,380	2,291,980
	9,888,934	1,336,758	733,843	760,430	12,719,965
British Companies.					
Caledonian	.....	.....	.....	18,631	18,631
City of London	.....	.....	66,220	82,158	148,378
Commercial Union	1,167,734	203,594	238,110	254,744	1,864,182
Fire Insurance Association	.....	7,453	75,568	96,797	179,818
Guardian	705,617	58,965	45,027	38,740	848,349
Imperial	1,411,070	130,320	100,755	92,334	1,734,479
Lancashire	1,017,755	141,313	121,876	124,943	1,405,887
Liverpool and London and Globe	2,204,635	142,155	107,074	109,726	2,563,590
London and Lancashire	465	9,379	30,537	76,682	117,063
London Assurance	488,101	24,283	35,707	51,289	599,380
National of Ireland	.....	.....	.....	6,472	6,472
North British	2,543,711	253,794	179,488	168,409	3,145,402
Northern	920,382	65,338	89,217	87,365	1,162,302
Norwich Union	1,415	14,205	40,436	54,098	110,154
Phœnix of London	917,041	121,359	123,946	145,025	1,337,371
Queen	1,927,781	159,759	150,717	132,189	2,361,446
Royal	3,034,275	344,667	315,855	418,241	4,093,038
Scottish Commercial	177,329	.....	.....	.....	177,329
Scottish Imperial	400,765	21,821	39,593	21,229	483,408
Scottish Union and National	.....	.....	8,318	13,599	21,917
	16,948,076	1,669,405	1,768,444	1,992,671	22,378,596
American Companies.					
Ætna	1,452,762	60,018	82,164	51,952	1,646 896
Agricultural of Watertown	144,136	29,316	20,271	28,965	222,688
Andes	5,668	.....	.....	.....	5,668
Hartford	671,932	71,227	56,554	71,415	871,128
Home	60,691	.....	.....	.....	60,691
Phenix of Brooklyn	104,070	3,100	3,710	14,795	125,675
	2,439,259	163,661	162,699	167,127	2,932,746

RECAPITULATION.

Canadian Companies	9,888,934	1,336,758	733,843	760,430	12,719,965
British Companies	16,948,076	1,669,405	1,768,444	1,992,671	22,378,596
American Companies	2,439,259	163,661	162,699	167,127	2,932,746
Grand Totals	29,276,269	3,169,824	2,664,986	2,920,228	38,031,307

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk.

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1883 inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each year.	Amount at Risk at date of Statements.	Losses Paid.
CANADIAN COMPANIES.	$	$	$	$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	68,921,494	68,465,914*	414,339
1872	796.847	76,499,542	72,203,784*	510,469
1873	842.896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,616,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	281,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
1879	1,102,822	124,652,727	153,824,631	687,353
1880	1,190,029	131,079,789	154,403,173	701,639
1881	1,206,470	140,331,153	153,436,408	1,336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,302,460	149,930,173	760,430
	16,776,605	1,745,632,828	.....	12,719,965
BRITISH COMPANIES.				
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,4[illegible]0
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,103
1875	1,683,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858
1877	1,927,220	206,713,932	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571
1879	1,899,154	213,131,295	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405
1882	2,908,458	321,466,183	339,520,054	1,768,444
1883	3,178,850	350,993,028	380,613,572	1,992,671
	28,278,026	3,074,397,768	.....	22,378,596
AMERICAN COMPANIES.				
1869	165,166*	9,702,356*	13,796,890*	172,183
1870	194,781	12,893,827*	11,167,928*	147,061
1871	314,452	27,367,712*	27,256,629*	212,460
1872	332.243	26,526,334*	33,818,670	263,339
1873	352,255	26,788,850	40,120,629	227,219
1874	259,049	25,243,769	25,054,427	143,583
1875	264,395	17,357,6[illegible]5	19.300,555	181,713
1876	228,955	23,914,181	18,888,750	99,389
1877	213,830	21,013,457	18,293,315	586,452
1878	211,594	19,432,178	35,766,238	114,034
1879	225,512	22,920,397	40,267,995	182,305
1880	241,140	25,434,766	27,414,113	109,516
1881	267,388	30,040,366	31,053,261	163,661
1882	287,815	32,454,518	34,772,345	162,699
1883	354,090	40,284,814	41,720,296	167,127
	3,912,665	361,375,130	.....	2,932,746

TOTALS FOR ALL THE YEARS FROM 1869 TO 1883 INCLUSIVE.

Canadian Companies	16,776,605	1,745,632,828	.....	12,719,965
British do	28,278,026	3,074,397,768	.....	22,378,596
American do	3,912,665	361,375,130	.....	2,932,746
Grand Total	48,967,296	5,181,405,726	.....	38,031,307

* These returns are imperfect.

INLAND Marine Insurance Business in Canada, 1883.

—	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses Incurred during the Year.
					Not Resisted.	Resisted.	
Canadian Companies.	$	$	$	$	$	$	$
Anchor	17,086	.....	None.	10,828	4,726	None.	8,354
British America	13,405	1,882,054	None.	9,820	None.	None.	4,348
Royal Canadian	15,742	4,733,577	None.	17,656	3,306	None.	11,243
Western	25,086	2,816,235	33,000	13,641	1,576	None.	9,740
	71,319	.....	33,000	51,945	9,608	None.	34,685
American Companies.							
Ætna	1,611	327,895	None.	12,155	None.	None.	12,155
Phenix of Brooklyn	None.	None.	None.	1,500	None.	None.	None.
	1,611	327,895	None.	13,655	None.	None.	12,155
RECAPITULATION.							
Canadian Companies	71,319	.....	33,000	51,945	9,608	None.	34,685
American Companies	1,611	327,895	None.	13,655	None.	None.	12,155
Total	72,930	.....	33,000	65,600	9,608	None.	46,840

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Inland Marine and Ocean business done by Companies combining these branches, for 1883.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies New and Renewed.	Net Amount at Risk at Date.	Net Losses Paid.	Unsettled Claims. Not Resisted.	Unsettled Claims. Resisted.	Net Amount of Losses Incurred during the Year.	Remarks.
	$	$	$	$	$	$	$	
Fire Insurance	662,747	63,235,572	58,010,160	493,193	96,248	10,731	469,943	In all countries, 31st Dec, 1883.
Inland Marine	28,718	2,864,787	169,836	28,808	75	None.	19,816	
Marine, Ocean	48,443	343,719	169,050	28,043	9,569	None.	36,025	
	739,908	66,444,078	58,289,046	550,044	105,892	10,731	525,784	

ROYAL CANADIAN INSURANCE COMPANY, MONTREAL.

Fire Insurance	193,021	21,830,956	21,029,952	117,806	18,844	None.	128,914	In Canada, 31st Dec., 1883.
Inland Marine	15,742	4,733,577	None.	17,656	3,306	None.	11,243	
Marine, Ocean	105,573	3,323,701	399,550	102,104	5,293	None.	91,430	
	314,336	29,888,234	21,429,502	237,566	27,443	None.	231,587	

WESTERN ASSURANCE COMPANY, TORONTO.

Fire Insurance	1,158,627	113,487,533	99,387,471	865,075	122,460	4,750	921,084	In all countries, 31st Dec., 1883.
Inland Marine	51,337	10,012,316	393,075	58,820	4,319	None.	41,710	
Marine, Ocean	163,303	11,033,798	685,537	144,176	23,755	6,000	152,617	
	1,373,267	134,533,647	100,466,083	1,068,071	150,534	10,750	1,115,411	

PHENIX INSURANCE COMPANY OF BROOKLYN, U.S.

Fire Insurance	37,885	5,585,885	3,467,867	14,795	628	None.	15,119	In Canada, 31st Dec., 1883.
Inland Marine	None.	None.	None.	1,500	None.	None.	None.	
Marine, Ocean	19,065	1,829,142	None.	14,480	None.	None.	14,480	
	56,950	7,415,027	3,467,867	30,775	628	None.	29,599	

ÆTNA FIRE INSURANCE COMPANY.

Fire Insurance	114,615	13,208,644	7,364,720	51,952	10,815	None.	57,246	In Canada, 31st Dec., 1883.
Inland Marine	1,611	327,895	None.	12,155	None.	None.	12,155	
	116,226	13,536,539	7,364,720	64,107	10,815	None.	69,401	

QUEBEC FIRE ASSURANCE COMPANY.

Fire Insurance	65,245	5,128,464	6,645,906	49,056	3,463	None.	47,225	In all countries, 31st Dec., 1883.

SOVEREIGN FIRE INSURANCE COMPANY.

Fire Insurance	203,880	33,922,902	25,896,039	165,857	35,744	7,316	179,271	In all countries, 31st Dec., 1883.

TABLE I.—Showing the TOTAL ASSETS, and their Nature, of Canadian

CANADIAN COM

Companies.	Commenced Business.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Anchor	31st March, 1874	None.	5,649 40	58,680 00
British America	1833	90,000 00	2,250 00	902,055 90
Citizens'	1st January, 1865	85,000 00	None.	87,896 50
London Mutual Fire	1859	None.	700 00	None.
Quebec	1818	32,000 00	None.	73,487 00
Royal Canadian	13th August, 1873	None.	33,000 00	254,106 67
Sovereign	July, 1871	None.	10,835 00	98,407 25
Western	August, 1851	57,440 00	21,350 00	702,137 23

* Including premium notes, $233,689.86

Companies doing business of Fire and Inland Marine Insurance.

PANIES—ASSETS—1883.

Loans on Collaterals.	Agents' Balances and Bills receivable.	Cash on hand and in Banks, or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
19,750 00	14,225 71	9,040 86	1,295 82	17,201 45	125,843 24	Inland Marine.
None.	62,638 88	39,547 90	980 67	12,312 69	1,109,786 04	Fire, Inland & Ocean.
None.	31,494 70	13,585 56	1,986 15	26,229 35	246,192 26	Fire and Accident.
None.	*252,492 50	78,290 26	250 68	753 66	332,487 10	Fire.
None.	3,848 35	36,118 32	1,144 97	806 85	147,405 49	do
102,107 79	58,862 59	87,880 14	None.	29,802 75	565,759 94	Fire, Inland & Ocean.
18,200 00	49,663 68	62,544 08	1,971 30	1,653 90	243,275 21	Fire.
None.	200,759 24	269,057 59	9,743 54	44,146 15	1,304,633 75	Fire, Inland & Ocean.

TABLE II.—Showing the Assets in Canada of British and American

BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Caledonian	1883	None.	None.	91,529 84
City of London	1st September, 1881	None.	None.	102,200 00
Commercial Union	11th September, 1863	None.	None.	110,390 60
Fire Insurance Association	December, 1880	None.	None.	100,000 00
Guardian	1st May, 1869	None.	None.	107,176 17
Imperial	1864	None.	None.	102,288 28
Lancashire	July, 1864	None.	3,000 00	50,126 66
Liverpool and London and Globe	4th June, 1851	96,846 45	410,800 00	78,775 00
London and Lancashire	1st April, 1880	None.	None.	102,200 00
London Assurance	1st March, 1862	None.	None.	178,690 00
National of Ireland	2nd April, 1883	None.	None.	100,161 00
North British	1862	73,240 00	83,000 00	528,565 82
Northern	1867	None.	None.	102,900 06
Norwich Union	1st April, 1880	None.	None.	109,000 00
Phœnix of London	1804	None.	None.	107,626 00
Queen	5th July, 1859	2,060 00	None.	148,434 00
Royal	About 1848	120,000 00	None.	689,533 34
Scottish Imperial	1869	None.	None.	111,377 50
Scottish Union and National	February, 1882	None.	None.	122,673 00
				AMERICAN
Ætna Fire	1821	None.	None.	114,700 00
Agricultural of Watertown	October, 1878	900 00	None.	124,000 00
Hartford	1836	None.	None.	104,009 65
Phenix of Brooklyn	1st May, 1874	None.	None.	125,000 00

Companies doing business of Fire and Inland Marine Insurance in Canada.

ASSETS IN CANADA—1883.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets in Canada.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	7,086 47	30,052 54	None.	2,620 72	131,289 57	Fire.
None.	8,390 66	9,996 28	None.	4,913 15	125,500 09	do
None.	11,565 31	12,788 34	None.	1,900 00	136,644 25	do
None.	16,301 97	1,537 07	None.	1,200 00	119,039 04	do
None.	None.	10,663 93	None.	None.	117,840 10	do
None.	None.	20,422 68	None.	None.	122,710 96	do
None.	17,569 92	55,759 43	1,131 74	None.	127,587 75	do
1,222 72	3,682 53	153,489 11	12,385 91	2,000 00	759,201 72	Fire and Life.
None.	1,339 31	1,467 48	None.	None.	105,006 79	Fire.
None.	None.	None.	None	None.	178,690 00	Fire and Life.
None.	2,116 80	346 57	None.	3,742 72	106,367 09	Fire.
146,000 00	37,189 35	102,259 11	9,763 47	2,500 00	982,517 75	Fire and Life.
None.	10,080 93	13,182 65	1,106 66	2,549 63	129,819 93	Fire.
None.	3,062 37	72,791 68	520 00	None.	185,374 05	do
None.	None.	None.	None.	None.	107,626 00	do
2,514 57	6,412 03	12,442 36	122 17	2,150 00	174,135 13	Fire and Life.
20,817 40	43,842 30	3,745 41	None.	7,419 90	885,358 35	do
None.	None.	None.	35 00	None	111,412 50	Fire.
None.	419 09	None.	None.	None.	123,092 09	do

COMPANIES.

None.	11,524 19	11,431 33	None.	None.	137,655 52	Fire and Inland Marine.
None.	9,778 68	None.	None.	None.	134,678 68	Fire.
None.	4,863 93	None.	None.	None.	108,873 58	do
None.	1,511 04	None.	None.	None.	126,511 04	Fire and Inland Marine.

TABLE III.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—LIABILITIES, 1883.

Companies.	Unsettled Losses (F., I. & O.)	Reserve of Unearned Premiums (F., I. & O.) and Liability under other Branches.	Sundry.	Total Liability, not including Capital Stock.	*e* Excess of Assets over Liabilities, excluding Capital Stock. — *d* The Reverse.	Capital Stock paid up or in course of collection.	Surplus (if any) of Assets over Liabilities and Capital Stock.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Anchor	20,917 71	None.	7,285 47	28,203 18	*e* 97,640 06	143,430 00	.....	Inland and Ocean.
British America	116,622 15	395,351 19	32,814 59	544,787 93	*e* 564,998 11	500,000 00	64,998 11	Fire, Inland and Ocean.
Citizens'	13,552 38	103,256 40	75,340 17	192,148 95	*e* 54,043 31	77,990 48	.....	do and Accident.
London Mutual Fire	6,544 52	242,998 31	None.	249,542 83	*e* 82,944 27	.....	82,944 27	do
Quebec	3,463 31	42,997 48	525 25	46,986 04	*e* 100,419 45	98,930 00	1,489 45	do
Royal Canadian	27,443 40	140,186 73	None.	167,630 13	*e* 398,129 81	330,815 00	67,314 81	do Inland and Ocean.
Sovereign	43,060 25	118,076 84	1,118 91	162,256 00	*e* 81,019 21	208,710 00	.....	do
Western	161,283 72	715,476 74	47,947 79	924,708 25	*e* 379,925 50	400,000 00	.....	do Inland and Ocean.

TABLE IV.—Shoing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1883.

BRITISH COMPANIES—LIABILITIES IN CANADA.

—	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch	Sundry	Total Liabilities in Canada.	*e* Excess of Assets over Liabilities. — *d* The Reverse.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Caledonian	14,033 50	40,823 43	.....	1,375 07	56,232 00	*e* 75,057 57	Fire.
City of London	27,245 57	87,444 65	.....	1,495 80	116,186 02	*e* 9,314 07	do
Commercial Union	24,492 64	169,873 69	.....	None.	194,366 33	*d* 57,722 08	do
Fire Insurance Association	11,593 43	81,273 95	.....	None.	92,867 38	*e* 26,171 66	do
Guardian	None.	57,314 54	.....	None.	57,314 54	*e* 60,525 56	do
Imperial	40,152 69	111,501 04	.....	250 00	151,903 73	*d* 29,192 77	do
Lancashire	23,731 98	132,065 17	.....	None.	155,797 15	*d* 28,209 40	do
Liverpool and London and Globe	10,267 50	132,737 78	50,000 00	1,329 28	194,334 56	*e* 564,867 16	Fire and Life.
London and Lancashire	3,501 26	64,490 03	.....	None.	67,991 29	*e* 37,015 50	Fire.
London Assurance	3,000 00	42,350 29	4,000 00	None.	49,350 29	*e* 129,339 71	Fire and Life.
National of Ireland	4,500 00	14,739 00	.....	None.	19,239 00	*e* 87,128 09	Fire.
North British	14,478 39	150,312 47	275,000 00	None.	439,790 86	*e* 542,726 89	Fire and Life.
Northern	11,169 84	98,286 11	.....	1,482 97	110,938 92	*e* 18,881 01	Fire.
Norwich Union	895 76	54,444 55	.....	None.	55,340 31	*e* 130,033 74	do
Phœnix of London	22,162 29	115,180 66	.....	None.	137,342 95	*d* 29,716 95	do
Queen	20,200 33	124,095 47	76,153 60	359 81	220,809 21	*d* 46,674 08	Fire and Life.
Royal	37,007 11	474,677 82	292,538 09	None.	804,223 02	*e* 81,135 33	do
Scottish Imperial	1,000 00	12,654 21	.....	2,000 00	15,654 21	*e* 95,758 29	Fire.
Scottish Union and National	4,150 00	26,623 08	.....	None.	30,773 08	*e* 92,319 01	do

AMERICAN COMPANIES.

Ætna Fire	10,814 80	39,134 15	.....	None.	49,948 95	*e* 87,706 57	Fire and Inland Marine.
Agricultural of Watertown	2,200 00	92,606 52	.....	None.	94,806 52	*e* 39,872 16	Fire.
Hartford	12,234 44	74,066 98	.....	None.	86,301 42	*e* 22,572 16	do
Phenix of Brooklyn	628 00	18,811 56	.....	None.	19,439 56	*e* 107,071 48	Fire, Inland and Ocean.

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies Expenditure in Canada of British and

CANADIAN COMPANIES—INCOME

INCOME (CASH).

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Anchor	17,085 87	5,834 95	10,828 69	33,749 51	3,560 00
British America	739,907 73	40,717 48	6,554 59	787,179 80	None.
Citizens'	181,393 14	5,866 61	4,514 78	191,774 53	None.
London Mutual Fire	110,830 40	2,282 91	1,396 65	114,509 96	.....
Quebec	65,245 47	4,052 83	1,648 77	70,947 07	None.
Royal Canadian	314,336 54	19,759 23	5,422 44	339,518 21	73,705 00
Sovereign	203,879 62	13,298 50	72 93	217,251 05	13,020 00
Western	1,373,266 75	40,313 54	None.	1,413,580 29	None.
BRITISH					
Caledonian	71,047,03	.....	None.	71,047 03	.....
City of London	149,665 26	4,276 51	None.	153,941 77	.....
Commercial Union	294,508 27	4,876 06	None.	299,384 33	.....
Fire Insurance Association	109,316 13	4,004 40	8 50	113,329 03	.....
Guardian	97,784 76	4,331 33	None.	102,116 09	.....
Imperial	199,062 45	4,496 83	None.	203,559 28	.....
Lancashire	210,158 98	5,313 13	None.	215,472 11	.....
Liverpool & London & Globe	195,601 85	32,233 69	4,680 88	232,516 42	.....
London and Lancashire	95,298 99	4,181 40	None.	99,480 39	.....
London Assurance	76,959 19	6,680 00	None.	83,639 19	.....
National of Ireland	32,528 36	4,006 44	None.	36,534 80	.....
North British	293,579 05	41,075 00	4,350 00	339,004 05	.....
Northern	169,576 74	5,247 88	None.	174,824 62	.....
Norwich Union	90,769 83	5,609 18	None.	96,379 01	.....
Phœnix of London	203,548 15	5,381 30	None.	208,929 45	.....
Queen	216,313 95	6,881 21	None.	223,195 16	.....
Royal	609,972 65	18,056 66	5,613 57	633,642 88	.....
Scottish Imperial	12,759 03	7,253 53	None.	20,012 56	.....
Scottish Union and National	50,400 30	6,167 20	None.	56,567 50	.....
AMERICAN					
Ætna Fire	116,225 97	4,735 00	None.	120,960 97	.....
Agricultural of Watertown	70,456 93	None.	None.	70,456 93	.....
Hartford	131,132 58	3.390 00	None.	134,522 58	.....
Phenix of Brooklyn	56,950 41	None.	2,064 82	59,015 23	.....

doing Fire or Inland Marine Insurance in Canada, and the Cash Income and American Companies in those Branches.

AND EXPENDITURE, 1883.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock-holders.	Total Cash Expenditure.	e Excess of Premiums over Losses Paid. — d The Reverse.	e Excess of Income over Expenditure. — d The Reverse.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
15,011 25	7,056 70	None.	22,067 95	e 2,074 62	e 11,681 56	Inland and Ocean
550,043 69	262,099 98	49,730 00	861,873 67	e 189,864 04	d 74,693 87	Fire, Inland and Ocean.
135,613 39	71,636 82	None.	207,250 21	e 45,779 75	d 15,475 68	Fire.
70,210 78	29,095 08	.....	99,305 86	e 40,619 62	e 15,204 10	do
49,055 82	13,648 11	None.	62,703 93	e 16,189 65	e 8,243 14	do
237,566 39	81,202 01	12,750 00	331,518 40	e 76,770 15	e 7,999 81	Fire, Inland and Ocean.
165,856 69	69,056 33	None.	234,913 02	e 38,022 93	d 17,661 97	Fire.
1,068,071 01	392,175 38	48,000 00	1,508,246 39	e 305,195 74	d 94,666 10	Fire, Inland and Ocean.

COMPANIES.

18,631 39	16,139 35	.....	34,770 74	e 52,415 64	e 36,276 29	Fire.
82,158 45	37,792 38	.....	119,950 83	e 67,506 81	e 33,990 94	do
254,743 63	58,394 20	.....	313,137 83	e 39,764 64	d 13,753 50	do
96,796 98	34,080 01	.....	130,876 99	e 12,519 15	d 17,547 96	do
38,740 23	22,020 09	.....	60,760 32	e 59,044 53	e 41,355 77	do
92,334 28	43,078 82	.....	135,413 10	e 106,728 17	e 68,146 18	do
124,942 69	50,088 75	.....	175,031 44	e 85,216 29	e 40,440 67	do
109,725 97	42,576 98	.....	152,302 95	e 85,875 88	e 80,213 47	do
76,682 18	23,162 81	.....	99,844 99	e 18,616 81	d 364 60	do
51,288 58	16,724 93	.....	68,013 51	e 25,670 61	e 15,625 68	do
6,471 77	15,066 45	.....	21,538 22	e 26,056 59	e 14,996 58	do (9 months.)
168,409 01	78,527 49	.....	246,936 50	e 125,170 04	e 94,067 55	do
87,365 23	35,493 04	.....	122,858 27	e 82,211 51	e 51,966 35	do
54 098 44	21,467 86	.....	75,566 30	e 36,671 39	e 20,812 71	do
145,025 44	47,413 55	.....	192,438 99	e 58,522 71	e 16,490 46	do
132,188 57	48,248 86	.....	180,437 43	e 84,125 38	e 42,757 73	do
418,240 84	134,595 58	.....	552,836 42	e 191,731 81	e 80,806 46	do
21,229 10	7,652 73	.....	28,881 83	d 8,470 07	d 8,869 27	do
13,599 29	13,858 03	.....	27,457 32	e 36,801 01	e 29,110 18	do

COMPANIES.

64,107 59	21,392 35	.....	85,499 94	e 52,118 38	e 35,461 03	Fire and Inland Marine.
28,965 34	22,171 68	.....	51,137 02	e 41,491 59	e 19,319 91	Fire.
71,415 14	21,936 99	.....	93,352 13	e 59,717 44	e 41,170 45	do
30,775 57	11,865 82	.....	42,641 39	e 26,174 84	e 16,373 84	Fire, Inland and Ocean.

TABLE VI.—Showing the Rates of Losses paid, General Expenses, and Stockholders' Dividends, per cent. of Premiums received by Canadian Companies doing Fire or Marine Insurance during 1883; also the Rates of Premiums charged per cent. of Amounts Insured, and the Rate of their Assets per cent. of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent. of Total Cash Income.

—	Nature of Business.	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent. of Premiums received	Rate of Total Cash Expenditure per cent. of Total Cash Income.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	Net Amount of Insurance in force at date.	Assets.	Rate of Assets per cent. of Amount of Risks in force.
Canadian Companies.						$	$ cts.		$	$ cts.	
Anchor	Inland and Ocean Marine	87·86	41·30	.....	65·39	.....	.....	.....	None	125,843 24	Marine.
British America	Fire and Marine	74·34	35·42	6·72	109·49	66,444,078	889,249 61	1·34	58,289,046	1,169,786 04	1·90
Citizens'	Fire	74·76	39·49	.....	108·07	20,486,439	212,777 53	1·04	18,691,007	246,192 26	1·32
London Mutual Fire	do	63·35	26·25	.....	86·72	13,487,532	167,621 17	1·24	38,467,658	332,487 10	0·86
Quebec	do	75·19	20·92	.....	88·38	5,128,464	68,586 08	1·34	6,645,906	147,405 49	2·22
Royal Canadian	Fire, Inland and Ocean	75·58	25·83	4·06	97·64	29,888,234	388,339 17	1·30	21,429,502	565,759 94	2·64
Sovereign	Fire	81·35	33·87	.....	108·13	33,922,902	261,711 42	0·77	25,896,039	243,275 21	0·94
Western	Fire, Inland and Ocean	77·78	28·56	3·50	106·70	134,533,647	1,835,926 06	1·36	100,466,083	1,304,633 75	1·30

TABLE VII.—Showing the Rates of Losses Paid, and General Expenses in Canada, per cent. of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1883; also the Rates of Premiums charged per cent. of Amounts Insured.

—	Nature of Business.	Rate of Losses Paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Total Expenditure per cent. of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.
					$	$ cts.	
British Companies.							
Caledonian	Fire	26·22	22·72	48·94	7,761,140	85,588 07	1·10
City of London	do	54·89	25·25	80·14	11,337,258	171,919 52	1·52
Commercial Union	do	86·50	19·83	106·33	31,441,496	353,538 09	1·12
Fire Insurance Association	do	88·55	31·17	119·72	13,398,775	139,150 82	1·04
Guardian	do	39·62	22·52	62·14	11,097,038	106,989 29	0·96
Imperial	do	46·38	21·64	68·02	20,779,661	215,931 77	1·04
Lancashire	do	59·45	23·83	83·28	21,563,330	246,759 57	1·14
Liverpool and London and Globe	do	56·10	21·76	77·86	24,374,900	212,054 65	0·87
London and Lancashire Fire	do	80·46	24·31	104·77	12,396,508	136,259 34	1·10
London Assurance	do	66·64	21·73	88·37	10,763,060	88,422 05	0·82
National of Ireland	do	19·89	46·32	66·21	3,905,697	38,146 02	0·98
North British	do	57·36	26·75	84·11	38,549,650	369,873 98	0·96
Northern	do	51·52	20·93	72·45	16,127,057	176,409 05	1·09
Norwich Union	do	59·60	23·65	83·25	10,424,121	102,917 46	0·99
Phœnix of London	do	71·25	23·29	94·54	20,745,791	221,188 36	1·11
Queen	do	61·11	22·30	83·41	21,640,183	236,315 41	1·09
Royal	do	68·57	22·06	90·63	66,256,830	646,404 98	0·98
Scottish Imperial	do	166·38	59·98	226·36	736,032	7,965 24	1·08
Scottish Union and National	do	26·98	27·50	54·48	7,694,501	63,425 35	0·82
American Companies.							
Ætna	Fire and Inland Marine	55·16	18·40	73·56	13,536,539	140,126 56	1·04
Agricultural of Watertown	Fire	41·11	31·47	72·58	7,458,765	72,747 72	0·98
Hartford	do	54·46	16·73	71·19	14,031,520	131,132 58	0·93
Phenix of Brooklyn	Fire, Inland and Ocean	54·04	20·83	74·87	7,415,027	66,802 94	0.90

STATEMENT of Citizens' Insurance Company of Canada—Fire, Accident and Guarantee Departments, for the Year ended 31st December, 1883.

	Income—Cash.					Expenditure—Cash.					
Nature of Business.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on account of Capital Stock not included in Income.	Paid for Losses.	General Expenses.	Dividends or Bonus to Stock-holders.	Total Cash Expenditure.	*e* Excess of Premiums over Losses. — *d* The Reverse.	*e* Excess of Income over Expenditure — *d* The Reverse.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Fire.....	181,393 14	5,866 61	4,514 78	191,774 53	.....	135,613 39	71,636 82	.....	207,250 21	*e* 45,779 75	*d* 15,475 68
Accident....	17,402 73	None.	None.	17,402 73	.....	11,908 77	*8,265 42	.....	20,174 19	*e* 5,493 96	*d* 2,771 46
Guarantee...	None.	None.	2,000 00	2,000 00	.....	3,958 15	None.	.....	3,958 15	*d* 3,958 15	*d* 1,958 15
	198,795 87	5,866 61	6,514 78	211,177 26	None.	151,480 31	79,902 24	None.	231,382 55	*e* 47,315 56	*d* 20,205 29

* Including bonus to policy-holders, $48.00.

ABSTRACT OF STATEMENTS

OF

LIFE INSURANCE COMPANIES IN CANADA

FOR THE YEAR

1883.

ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR 1883.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR 1883.

†† Abstract of Life Insurance in Canada for Year 1883.

—	†Premiums for Year.	Number of Policies New.	Amount of Policies New.	Number of Policies in force at Date.	†Net Amount in force at date.	Number of Policies become Claims.	†Net Amount of Policies become Claims.	†Claims Paid.	Unsettled Claims: Not Resisted	Unsettled Claims: Resisted	Date of Return.
Canadian Companies.	$		$		$		$	$	$	$	
Canada Life	799,824	1,775	3,609,250	16,245	29,699,645	171	330,748	326,433	62,292	None.	30th April, 1883.
Citizens	43,702	276	520,500	1,009	1,570,116	9	14,501	17,234	2,267	None.	31st Dec , 1883.
Confederation	309,377	1,512	2,280,662	7,292	11,018,625	45	80,405	85,708	8,835	None.	31st Dec., 1883.
Federal	‡14,712	**333	**410,384	582	722,669	None.	None.	None.	None.	None.	31st Dec., 1883.
Life Association of Canada	36,926	223	302,500	1,292	1,588,546	16	26,450	22,396	5,200	None.	31st Dec., 1883.
North American General	90,941	601	1,333,400	1,284	2,448,700	8	16,377	18,502	1,000	None.	31st Dec., 1883.
North American Industrial		86	13,688	997	146,882	15	2,861	2,861	None.		
Ontario Mutual	180,593	1,463	1,907,500	5,241	6,469,720	27	28,965	35,403	2,000	None.	31st Dec., 1883.
Sun	174,035	941	1,505,433	3,529	5,548,706	28	50,334	53,545	6,824	None.	31st Dec., 1883.
9 Toronto	2,433	None.	None.	None.	None.	4	4,150	4,150	None.	None.	30th April, 1884.
Totals for 1883	1,652,543	7,210	11,883,317	37,471	59,213,609	323	554,791	566,232	.....	.....	
Totals for 1882	1,509,318	7,395	11,855,545	33,494	52,426,478	268	420,836	411,162	.....	.....	
Increase, *i*—Decrease, *d*	*i* 143,225	*d* 185	*i* 27,772	*i* 3,977	*i* 6,787,131	*i* 55	*i* 133,955	*i* 155,070	.....	.....	
British Companies.											
British Empire	41,307	519	1,154,700	638	1,478,350	2	6,000	5,000	1,000	None.	31st Dec., 1883.
Briton Life	2,779	None.	None.	54	92,722	5	13,500	3,500	10,000	None.	31st Dec., 1883.
*Briton Medical	23,955	None.	None.	361	804,148	12	35,390	56,984	3,540	None.	31st Dec., 1883.
Commercial Union	20,077	7	19,520	301	716,420	3	6,980	5,417	1,563	None.	31st Dec., 1883.
*Edinburgh	16,937	None.	None.	198	504,792	6	7,543	4,137	3,407	None.	31st Mar., 1883.
*Life Association of Scotland	78,780	None.	None.	1,477	2,793,458	35	81,445	71,929	36,769	None.	5th April, 1883.
Liverpool and London and Globe	10,874	3	7,000	179	268,775	1	1,120	1,120	None.	None.	31st Dec., 1883.
London and Lancashire	116,431	624	1,056,144	2,271	3,730,602	31	45,187	52,320	7,100	None.	31st Dec., 1883.
London Assurance	987	None.	None.	8	30,125	None.	None.	None.	None.	None.	31st Dec., 1883.
North British	23,927	13	30,000	332	929,184	None.	None.	None.	None.	None.	30th Nov., 1883.
Queen	9,924	7	16,200	205	402,279	1	5,508	11,310	None.	None.	31st Dec., 1883.
*Reliance	14,862	None.	None.	309	418,374	7	14,000	21,125	3,000	None.	31st Jan., 1884.
Royal	24,741	3	9,700	305	893,724	9	35,264	37,534	1,076	None.	31st Dec., 1883.

*Scottish Amicable	10,639	None.	None.	184	467,213	4	9,797	58,464	None.	None.	31st Dec., 1883.
*Scottish Provident	5,073	None.	None.	95	215,355	1	1,947	1,217	1,947	None.	31st Dec., 1883.
*Scottish Provincial	25,765	None.	None.	503	923,909	9	14,103	22,028	4,768	None.	31st Jan., 1884.
Standard	259,296	508	956,031	3,907	8,181,929	43	92,981	88,381	29,153	None.	15th Nov., 1883.
18 Star	21,114	15	28,713	298	660,353	3	3,407	3,407	None.	None.	31st Dec., 1883.
Totals for 1883	707,468	1,699	3,278,008	11,625	23,511,712	172	374,172	443,873	.....	.....	
Totals for 1882	674,362	1,254	2,833,250	10,884	22,329,368	162	461,712	375,434	.....	.....	
Increase, *i*—Decrease, *d*	*i* 33,106	*i* 445	*i* 444,758	*i* 741	*i*1,182,344	*i* 10	*d* 87,540	*i* 68,439	.....	.....	
American Companies.											
Ætna	575,994	1,437	2,258,875	11,007	14,366,409	173	189,489	188,968	28,630	None.	31st Dec., 1883.
*Connecticut	103,230	None.	None.	1,867	3,610,258	43	80,745	63,545	19,200	None.	31st Dec., 1883.
Equitable	302,404	678	1,945,000	3,310	8,468,520	40	76,280	100,780	500	None.	31st Dec., 1883.
Metropolitan	13,768	None.	None.	241	472,217	3	15,000	8,000	14,000	None.	31st Dec., 1883.
*National	9,000	None.	None.	390	392,751	6	3,956	8,303	1,356	None.	31st Dec., 1883.
New York	87,141	176	529,000	1,430	3,540,810	27	53,709	49,340	6,046	None.	31st Dec., 1883.
*North-Western	24,777	None.	None.	566	804,495	10	22,337	19,042	3,345	None.	31st Dec., 1883.
*Phœnix of Hartford	58,551	None.	None.	1,624	1,948,770	41	41,983	49,420	12,513	3,000	31st Dec., 1883.
Travelers'	117,880	299	555,110	2,533	3,655,078	22	34,434	37,851	4,861	None.	31st Dec., 1883.
Union Mutual	113,449	474	709,250	2,465	3,796,021	41	60,370	56,675	6,714	3,480	31st Dec., 1883.
11 United States	8,544	199	414,400	205	416,225	1	1,000	1,000	None.	None.	31st Dec., 1883.
Totals for 1883	1,414,738	3,263	6,411,635	25,638	41,471,554	407	579,353	582,924	.....	.....	
Totals for 1882	1,3 8,158	2,665	5,423,960	24,045	38,857,629	334	536,959	472,925	.....	.....	
Increase, *i*—Decrease, *d*	*i* 106,580	*i* 598	*i* 987,675	*i* 1,593	*i* 2,613,925	*i* 73	*i* 42,394	*i* 109,999	.....	.....	

RECAPITULATION.

9 Canadian Companies	1,652,543	7,210	11.883,317	37,471	59,213,609	323	554,791	566,232	.....	.....
18 British do	707,468	1,699	3,278,008	11,625	23,511,712	172	374,172	443,873	.....	.....
11 American do	1,414,738	3,263	6,411,635	25,638	41,471,554	407	579,353	582,924	.....	.....
Totals for 1883	3,774,749	12,172	21,572,960	74,734	124,196,875	902	1,508,316	1,593,029	.....	.....
Totals for 1882	3,491,838	11,314	20,112,755	68,423	113,613,475	764	1,419,507	1,259,521	.....	.....
Increase, *i*—Decrease, *d*	*i* 282,911	*i* 858	*i* 1,460,205	*i* 6,311	*i* 10,583,400	*i* 138	*i* 88,809	*i* 333,508	.....	.....

* These Companies have ceased doing new business in Canada. † These amounts are net, re-insurances having been deducted. ‡ Not including $23,885 for re-insuring risks of the Toronto Life Assurance Company. **Not including 155 policies for $162,535, re-insured from the Toronto Life Assurance Company. †† This refers to policies in Canada only. For the foreign business of the Canada Life and the Sun, see page lvi.

*Increase or Decrease of Items of Life Insurance in Canada, among the Active Companies, for 1883, compared with 1882.

CANADIAN COMPANIES.

Increase (*i*)—Decrease (*d*).	Premiums of the Year.	Number of Policies New.	Amount of Policies New.	Number of Policies in force at date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims Paid.
	$		$		$		$	$
Canada	*i* 74,852	*d* 132	*d* 86,285	*i* 1,197	*i* 2,661,369	*i* 41	*i* 90,930	*i* 85,164
Citizens	*i* 3,475	*i* 4	*i* 20,000	*i* 146	*i* 236,354	*d* 1	*d* 3,873	*d* 3,366
Confederation	*i* 31,862	*i* 137	*d* 69,398	*i* 935	*i* 1,309,288	*i* 6	*i* 16,696	*i* 26,581
Federal	*i* 7,642	*i* 79	*i* 6,034	*i* 328	*i* 328,319	0	0	0
Life Association of Canada	*d* 7,928	*d* 110	*d* 239,000	*d* 108	*d* 221,666	*d* 8	*i* 8,245	*i* 4,191
North American, General	*i* 13,874	*i* 26	*i* 112,700	*i* 337	*i* 691,050	*i* 5	*i* 14,877	*i* 17,002
do Industrial		*d* 611	*d* 100,495	*d* 270	*d* 37,405	*i* 6	*i* 1,542	*i* 1,542
Ontario Mutual	*i* 18,611	*i* 122	*i* 186,950	*i* 906	*i* 1,040,241	0	*i* 2,165	*i* 6,972
Sun	*i* 3,656	*i* 334	*i* 232,766	*i* 681	*i* 950,890	*d* 3	*i* 723	*i* 13,934
9 Toronto	*d* 2,819	*d* 34	*d* 35,500	*d* 178	*d* 171,309	*i* 2	*i* 2,650	*i* 3,050
Total increase or decrease, Canadian Co's	*i* 143,225	*d* 185	*i* 27,772	*i* 3,977	*i* 6,787,131	*i* 51	*i* 133,955	*i* 155,070

BRITISH COMPANIES.

British Empire	*i* 15,314	*i* 318	*i* 699,250	*i* 337	*i* 730,900	*i* 2	*i* 6,000	*i* 5,000
Briton Life	*d* 106	0	0	*d* 9	*d* 20,500	*i* 5	*i* 13,500	*i* 3,500
Commercial Union	*d* 605	*d* 2	*d* 3,537	0	*i* 30,506	*d* 3	*d* 3,110	*d* 4,673
Liverpool and London and Globe	*i* 1,693	*d* 1	*d* 6,000	*d* 2	*d* 1,272	*d* 1	*d* 587	*d* 587
London and Lancashire	*i* 13,284	*i* 230	*i* 211,094	*i* 394	*i* 566,299	*i* 16	*i* 13,343	*i* 32,709
London Assurance	0	0	0	0	0	0	0	0
North British	*d* 410	*i* 2	*d* 6,500	*i* 6	*d* 1,733	*d* 6	*d* 27,039	*d* 42,851
Queen	*d* 466	*d* 3	*d* 3,800	0	*d* 27,556	*d* 4	*d* 987	*i* 9,065
Royal	*i* 2,095	*d* 6	*d* 7,200	*d* 20	*d* 59,419	*i* 3	*i* 11,875	*i* 16,415
Standard	*i* 22,783	*d* 61	*d* 403,016	*i* 260	*i* 424,230	0	*d* 16,637	*d* 5,860
11 Star	*d* 2,220	*d* 32	*d* 35,473	*d* 80	*d* 190,181	*i* 2	*i* 2,434	*i* 3,407
Total increase or decrease, British Co's	*i* 51,332	*i* 445	*i* 444,758	*i* 886	*i* 1,451,274	*i* 14	*d* 1,208	*i* 16,125

AMERICAN COMPANIES.

Ætna	*i*	70,470	*i*	17	*d*	219,526	*i*	917	*i*	1,272,415	*i*	32	*i*	22,275	*i*	34,104
Equitable	*i*	48,536	*i*	203	*i*	311,200	*i*	418	*i*	1,021,719	*i*	19	*d*	4,323	*i*	45,177
Metropolitan	*d*	9,225	*d*	4	*d*	6,000	*d*	114	*d*	331,215	*d*	1	*i*	8,000	*i*	8,000
New York	*d*	6,998	*i*	176	*i*	529,000	*i*	12	*i*	6,855	*i*	4	*d*	24,061	*d*	9,674
Travelers'	*i*	9,908	*d*	5	*d*	84,399	*i*	117	*i*	166,102	*i*	1	*i*	16,752	*i*	20,257
Union Mutual	*i*	9,526	*i*	22	*i*	62,000	*i*	254	*i*	500,271	*i*	5	*d*	3.393	*d*	3,170
7 United States	*i*	7,005	*i*	189	*i*	395,400	*i*	169	*i*	331,270	*d*	2	*d*	3,510	*d*	3,510
Total increase or decrease, American Co's...	*i*	129,222	*i*	598	*i*	987,675	*i*	1,773	*i*	2,967,417	*i*	58	*i*	11,740	*i*	91,184

RECAPITULATION.

9 Canadian Companies	*i*	143,225	*d*	185	*i*	27,772	*i*	3,977	*i*	6,787,131	*i*	51	*i*	133,955	*i*	155,070
11 British Companies	*i*	51,331	*i*	445	*i*	444,758	*i*	886	*i*	1,451,274	*i*	14	*d*	1,208	*i*	16,125
7 American Companies	*i*	129,222	*i*	598	*i*	987,675	*i*	1,773	*i*	2,967,417	*i*	58	*i*	11,740	*i*	91,184
27 Total increase or decrease	*i*	323,778	*i*	858	*i*	1,460,205	*i*	6,636	*i*	11,205,822	*i*	123	*i*	144,487	*i*	262,379

* This refers to policies in Canada only. For the foreign business of the Canada Life and the Sun see page lvii.

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion, for 1883.

THE CANADA LIFE ASSURANCE COMPANY.

—	Premiums for Year.	Number of Policies New.	Amount of Policies New.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims paid.	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
	$		$		$		$	$	$	$	
In Canada	799,824	1,775	3,609,250	16,245	29,699,645	171	330,748	326,433	62,292	None.	30th April, 1883.
In other Countries	9,730	35	71,000	180	313,500	2	10,000	10,000	None.	None.	
Total	809,554	1,810	3,680,250	16,425	30,013,145	173	340,748	336,433	62,292	None.	

THE SUN LIFE ASSURANCE COMPANY.

In Canada	174,035	941	1,505,433	3,529	5,548,706	28	50,334	53,545	6,824	None.	31st Dec., 1883.
In other Countries	52,816	80	170,970	478	1,164,860	4	7,608	2,023	5,585	None.	
Total	226,851	1,021	1,676,403	4,007	6,713,566	32	57,942	55,568	12,409	None.	

INCREASE or Decrease of Items of Life Insurance done by Canadian Companies which do business outside of the Dominion for 1883, compared with 1882.

THE CANADA LIFE ASSURANCE COMPANY.

Increase (*i*)—Decrease (*d*).	Premiums of the year.	Number of Policies New.	Amount of Policies New.	Number of Policies in force at date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims Paid.
	$		$		$		$	$
In Canada	*i* 74,852	*d* 132	*d* 86,285	*i* 1,197	*i* 2,661,369	*i* 44	*i* 90,930	*i* 85,164
In other countries	*i* 1,692	*i* 6	*i* 13,000	*i* 26	*i* 59,000	*i* 1	*i* 8,000	*i* 8,000
Total	*i* 76,544	*d* 126	*d* 73,285	*i* 1,223	*i* 2,720,369	*i* 45	*i* 98,930	*i* 93,164

THE SUN LIFE ASSURANCE COMPANY.

In Canada	*i* 3,656	*i* 334	*i* 232,766	*i* 684	*i* 950,890	*d* 3	*i* 723	*i* 13,934
In other countries	*i* 8,087	*d* 38	*d* 113,530	*i* 5	*d* 9,213	0	*d* 5,892	*d* 16,477
Total	*i* 11,743	*i* 296	*i* 119,236	*i* 689	*i* 941,677	*d* 3	*d* 5,169	*d* 2,543

PAYMENTS TO POLICY-HOLDERS.

Companies.	Death Claims.	Matured Endowments	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid to Policy-Holders.	Total paid to Policy-Holders.	Net Premium Income (including consideration for Annuities).
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Canada Life	325,232 96	11,200 14	648 00	21,334 20	97,492 87	455,908 17	809,554 14
Citizens'	17,234 00	None.	None.	1,504 68	72 48	18,811 16	43,702 46
Confederation	79,208 00	6,500 00	1,392 30	7,277 56	23,189 16	117,567 02	309,376 60
Federal	None.	None.	None.	807 01	None.	807 01	38,596 40
Life Ass'n of Canada	20,595 60	1,800 00	None.	3,725 36	None.	26,120 96	36,925 56
North American	21,362 56	None.	None.	156 75	None.	21,519 31	90,940 87
Ontario Mutual	34,403 10	1,000 00	None.	12,913 01	14,279 19	62,595 30	180,592 74
Sun	49,529 10	6,038 85	906 50	3,389 95	9,911 22	69,775 62	226,851 42
Toronto	2,500 00	1,650 00	None.	100 00	None.	4,250 00	2,432 67
Totals	550,065 32	28,188 99	2,946 80	51,208 52	144,944 92	777,354 55	1,738,972 86
British Companies.							
British Empire	5,000 00	None.	None.	847 00	None.	5,847 00	41,306 90
Briton Life	3,500 00	None.	None.	None.	None.	3,500 00	2,779 06
Briton Medical	56,983 73	None.	None.	824 14	None.	57,807 87	23,955 23
Commercial Union	5,417 09	None.	None.	59 04	7,307 57	12,783 70	20,076 77
Edinburgh	4,136 66	None.	None.	271 32	None.	4,407 98	16,937 04
Life Association of Scotland	71,734 61	194 67	140 88	4,782 45	None.	76,852 61	78,780 01
Liverpool and London and Globe	1,119 70	None	521 25	112 00	None.	1,752 95	10,873 93
London & Lancashire	50,220 27	2,100 00	None.	3,572 73	991 58	56,884 58	116,430 56
London Assurance	None.	None.	None.	None.	None.	None.	987 20
North British	None.	None.	None.	2,160 53	703 95	2,864 48	23,926 64
Queen	11,310 05	None.	None.	738 30	25 35	12,073 70	9,923 56
Reliance	21,124 99	None.	None.	1,272 35	1,839 95	24,237 29	14,862 25
Royal	37,534 02	None.	714 28	3,400 08	None.	41,648 38	24,741 42
Scottish Amicable	58,463 74	None.	None	308 78	None.	58,772 52	10,639 06
Scottish Provident	1,216 67	None.	None.	None.	None.	1,216 67	5,073 46
Scottish Provincial	22,028 23	None.	None.	2,757 50	442 33	25,228 06	25,765 19
Standard	84,974 33	3,406 67	452 00	7,727 72	1,394 48	97,955 20	259,296 15
Star	3,406 67	None.	None.	1,240 57	None.	4,647 24	21,114 46
Totals	438,170 76	5,701 34	1,828 41	30,074 51	12,705 21	488,480 23	707,468 89
American Companies.							
Ætna Life	109 753 90	79,214 00	None.	2,288 04	74,838 02	266,093 96	575,993 87
Connecticut	29,285 00	34,260 00	None.	.....	32,514 56	96,059 56	103,230 03
Equitable	88,930 00	11,850 00	650 00	45,023 16	23,025 65	169,478 81	302,404 26
Metropolitan	8,000 00	None.	None.	29,783 50	19,496 09	57,279 59	13,767 76
National Life	6,702 82	1,600 00	None.	3,890 00	None.	12,192 82	9,000 00
New York	46,733 21	2,606 50	None.	72,862 78	8,661 59	130,864 08	87,141 26
North-Western	19,042 00	None.	None.	686 97	8,010 33	27,739 30	24,777 42
Phœnix of Hartford	44,985 00	4,435 00	None.	4,791 20	11,951 16	66,162 36	58,550 73
Travelers'	34,650 78	3,200 00	None.	None.	None.	37,850 78	117,879 72
Union Mutual	47,513 96	9,160 87	None.	3,500 08	10,312 66	70,487 57	113,448 67
United States	1,000 00	None.	None.	35 40	72 72	1,108 12	8,543 53
Totals	436,596 67	146,326 37	650 00	162,861 13	188,882 78	935,316 95	1,414,737 25

RECAPITULATION.

Canadian Companies	550,065 32	28,188 99	2,946 80	51,208 52	144,944 92	777,354 55	1,738,972 86
British Companies	438,170 76	5,701 34	1,828 41	30,074 51	12,705 21	488,480 23	707,468 89
American Companies	436,596 67	146,326 37	650 00	162,861 13	188,882 78	935,316 95	1,414,737 25
Totals	1,424,832 75	180,216 70	5,425 21	244,144 16	346,532 91	2,201,151 73	3,861,179 00

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse, during the Year 1883.

—	Amount Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
Canadian Companies.	$	$	$	$	$
Canada Life	325,470	51,613	220,735	1,042,981	1,263,716
Citizens'	14,501	6 000	40,989	209,157	250,146
Confederation	73,905	88,500	187,362	653,607	840,969
Federal	None.	None.	8,200	241,400	249,600
Life Association of Canada	25,596	2,000	71,270	447,000	518,270
North American... General.	26,377	None.	5,000	366,350	371,350
North American... Industrial.	2,861	None.	None.	48,232	48,232
Ontario Mutual	28,965	None.	93,522	716,772	810,294
Sun	51,903	18,539	91,393	592,672	684,065
Toronto	2,500	1,650	None.	5,757	5,757
Totals for 1883	552,078	168,302	718,471	4,323,928	5,042,399
Totals for 1882	405,103	69,107	593,474	2,909,117	3,502,591
Increase, *i*—Decrease, *d*	*i* 146,975	*i* 99,195	*i* 124,997	*i* 1,414,811	*i* 1,539,808
British Companies.					
British Empire	6,000	4,000	15,867	393,300	414,167
Briton Life	13,500	None.	None.	7,000	7,000
Briton Medical	35,390	None.	6,280	2,433	8,713
Commercial Union	5,275	None.	7,534	3,407	10,941
Edinburgh	7,513	3,000	1,460	None.	1,460
Life Association of Scotland	79,546	7,003	32,975	22,542	55,517
Liverpool and London and Globe	1,000	2,473	4,799	None.	4,799
London and Lancashire	43,087	2,100	60,715	368,601	429,316
London Assurance	None.	None.	None.	None.	None.
North British	None.	None.	20,733	11,000	31,733
Queen	4,867	7,000	7,617	25,000	32,617
Reliance	14,000	None.	16,456	24 883	41,339
Royal	35,264	None.	9,256	24,599	33,855
Scottish Amicable	9,797	None.	2,433	7,324	9,757
Scottish Provident	1,947	None.	4,867	1,460	6,327
Scottish Provincial	14,103	None.	17,519	8,103	25,622
Standard Life	89,575	3,407	77,252	462,439	539,691
Star	3,407	None.	39,907	30,416	70,323
Totals for 1883	364,301	28,988	325,670	1,397,507	1,723,177
Totals for 1882	448,778	18,107	.....	.....	959,755
Increase, *i*—Decrease, *d*	*d* 84,477	*i* 10,881	.....	.....	*i* 763,422
American Companies.					
Ætna	110,275	105,464	104,996	488,905	593,901
Connecticut	46,485	34,260	.....	.....	73,500
Equitable	64,430	11,850	191,797	655,209	847,001
Metropolitan	15,000	None.	304,000	28,000	332,000
National	2,356	1,690	15,297	3,000	18,297
New York	51,103	2,606	.....	.....	501,656
North-Western	22,387	1,644	14,927	20,000	34,927
Phœnix Mutual	37,548	4,435	36,420	15,749	52,169
Travelers'	26,883	1,000	48,524	313,000	361,524
Union Mutual	46,709	54,161	22,293	252,990	275,283
United States	1,000	None.	130	82,000	82,130
Totals for 1883	424,176	217,020	.....	.....	3,172,388
Totals for 1882	394,569	189,039	.....	.....	2,275,391
Increase, *i*—Decrease, *d*	*i* 29,607	*i* 27,981	.....	.....	*i* 896,997

ABSTRACT of Accident Insurance in Canada for the Year 1883.

—	Premiums of the remi	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$		$	$	$
*Accident	44,638	5,354	8,439,500	2,330	4,693,900	17,107	16,307	800	None.
Citizens'	17,403	2,399	3,615,375	1,170	1,789,400	12,021	11,909	235	None.
London Guarantee & Accident	11,226	1,303	2,157,600	1,865	3,340,300	1,752	1,752	None.	None.
Sun	17,059	1,534	2,893,100	1,875	3,367,050	10,388	10,388	None.	None.
Travelers'	38,618	4,119	8,073,350	.....	.....	.....	38,777	2,000	None.
Totals	128,944	14,709	25,178,925	.....	.....	.....	79,133	3,035	None.

* Canadian business only.

DOMINION SAFETY FUND LIFE ASSOCIATION.

Cash received for admission fees, dues, assessments and payments to Safety Fund, $33,674; certificates issued during the year, 905—amount, $905,000; certificates in force at date, 2,003—amount, $2,003,000; certificates become claims during the year, 12—amount, $12,000; claims paid, $12,000; claims unsettled, none.

ABSTRACT of Guarantee Business in Canada, for the Year 1883.

—	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
Citizens'	None.	None.	None.	None.	None.	None.	3,958	None	None.
Guarantee Co.	44,477	4,065	5,282,420	4,372	5,432,405	17,468	18,585	None.	None.
London Guarantee and Accident	14,437	1,706	2,430,600	2,000	2,994,850	6,120	3,878	3,698	None.
Totals	58,914	5,771	7,713,020	6,372	8,427,255	23,588	26,421	3,698	None.

ABSTRACT of Accident and Guarantee Business done by Canadian Companies which do business outside of the Dominion, for 1883.

THE ACCIDENT INSURANCE CO. OF NORTH AMERICA.

—	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
In Canada	44,638	5,354	8,439,500	2,330	4,693,900	17,107	16,307	800	None.
In other Countries	211,943	16,565	22,840,400	13,556	15,890,400	75,674	73,174	3,500	None.
Totals	256,581	21,919	31,279,900	15,886	20,584,300	92,781	89,481	4,300	None.

THE GUARANTEE CO. OF NORTH AMERICA.

In Canada	44,477	4,065	5,282,420	4,372	5,432,405	17,468	18,585	None.	None.
In other Countries	116,005	11,132	14,968,950	9,217	12,190,250	40,382	36,386	7,162	None.
Totals	160,482	15,197	20,251,370	13,589	17,622,655	57,850	54,971	7,162	None.

LIST of Insurance Companies, Licensed to do business in Canada, under the Insurance Acts of 1875 and 1877, as at 12th July, 1884.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver-General.		Description of Insurance business for which Licensed.
		Par Value.	Accepted Value.	
		$ cts.	$ cts.	
The Accident Insurance Co. of North America	Edward Rawlings, Manager, Montreal	24,022 22	20,655 35	Accident.
The Ætna Insurance Co. of Hartford, Connecticut	Robert Wood, General Agent, Montreal	100,000 00	97,700 00	Fire and Inland Marine.
The Ætna Life Insurance Co of Hartford, Connecticut	Wm. H. Orr, Manager, Toronto	725,000 00	725,000 00	Life.
The Agricultural Insurance Co. of Watertown, N.Y.	Joseph Flynn, Chief Agent, Cobourg	100,000 00	100,000 00	Fire.
The Anchor Insurance Co.	Hugh Scott, Agent, Toronto	56,000 00	50,400 00	Inland Marine.
The Boiler Inspection and Insurance Co. of Canada	W. B. McMurrich, Agent, Toronto	10,900 00	10,900 00	Steam Boilers, &c.
The British Empire Mutual Life Ass. Co., London, Eng.	Fred. Stancliffe, Chief Agent, Montreal	97,333 33	97,333 33	Life.
The British America Assurance Co, Toronto	Silas P. Wood, Secretary, Toronto	61,000 00	54,900 00	Fire and Inland Marine.
The Briton Life Association (Limited)	J. B. M. Chipman, Chief Agent, Toronto	54,993 33	54,993 33	Life.
The Caledonian Insurance Co	Taylor Bros., General Agents, Montreal	105,598 84	102,679 00	
The Canada Life Assurance Co., Hamilton	A. G. Ramsay, Manager, Hamilton	60,000 00	54,000 00	Life.
The Citizens' Insurance Co. of Canada	Gerald E. Hart, Chief Agent, Montreal	55,840 00	50,256 00	Life and Accident.
The Citizens' Insurance Co. of Canada	Gerald E. Hart, Chief Agent, Montreal	56,000 00	50,400 00	Fire
The City of London Fire Insurance Co. (Limited)	W. R. Oswald, Chief Agent, Montreal	102,200 00	102,200 00	Fire.
The Commercial Union Assurance Co. of London, Eng.	Fred. Cole, General Agent, Montreal	213,646 67	213,646 67	Fire, Inland Marine and Life.
The Confederation Life Association of Canada	J. K. Macdonald, Managing Director, Toronto	83,852 00	75,466 80	Life.
The Dominion Safety Fund Life Association	J. DeWolfe Spurr, St. John, N.B	50,000 00	50,000 00	Life.
The Equitable Life Ass. Soc. of the United States, N.Y.	R. W. Gale, Manager, Montreal	165,000 00	165,000 00	Life.
The Federal Life Assurance Co. of Ontario	David Dexter, Managing Director, Hamilton.	51,100 00	50,000 00	Life.
The Fire Insurance Association (Limited), London, Eng.	Wm. Robertson, Chief Agent, Montreal	100,000 00	100,000 00	Fire.
The Glasgow and London Insurance Co. (Limited)	Stewart Browne and E. L. Bond, Chief Agents, Montreal.	100,000 00	100,000 00	Fire.
The Guarantee Co. of North America	Edward Rawlings, Manager, Montreal	57,372 22	51,655 12	Guarantee.
The Guardian Fire and Life Assurance Co., London, Eng.	Robert Simms & Co., and George Denholm, General Agents, Montreal.	94,900 00	94,900 00	Fire.
The Hartford Fire Insurance Co., Hartford, Conn.	Robt. Wood, General Agent, Montreal	80,420 00	100,000 00	Fire.
The Imperial Insurance Co of London, Eng	W. H. Rintoul, Agent, Montreal	100,253 34	100,253 34	Fire.
The Lancashire Insurance Company	S. C. Duncan-Clark, Chief Agent, Toronto	100,000 00	100,000 00	Fire.
The Life Association of Canada	J. Turner, President, Hamilton	106,155 25	95,540 00	Life.
The Liverpool and London and Globe Insurance Co.	G. F. C. Smith, Chief Agent, Montreal	168,500 00	161,200 00	Fire and Life.
The London Assurance Corporation, Eng	C. C. Foster, Agent, Montreal	167,000 00	150,300 00	Fire and Life.
The London Guarantee and Accident Co. (Limited)	A. T. McCord, Chief Agent, Toronto	53,533 33	53,533 33	Guarantee and Accident.
The London and Lancashire Fire Ins. Co., Liverpool	F. A. Ball, Chief Agent, Toronto	102,200 00	102,200 00	Fire.

List of Insurance Companies Licensed to do business in Canada under the Insurance Acts of 1875 and 1877, &c.—*Con.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver-General. Par Value.	Amount of Deposit with Receiver-General. Accepted Value.	Description of Insurance Business for which licensed.
		$ cts.	$ cts.	
The London and Lancashire Life Assurance Co	William Robertson, Manager, Montreal	118,565 67	*109,822 21	Life.
The London Mutual Fire Ins. Co. of Canada, London, O.	D. C. Macdonald, Secretary, London	30,000 00	30,000 00	Fire.
The Metropolitan Life Insurance Co. of New York	Thos. A. Temple, Gen'l Agent, St. John, N.B	100,000 00	100,000 00	Life.
The National Assurance Co. of Ireland	Hugh Scott, Toronto, or L. H. Boult, Montreal	100,160 80	100,160 80	Fire.
The New York Life Insurance Co	F. W. Campbell, M.D., Attorney, Montreal	100,000 00	100,000 00	Life.
The North American Life Assurance Co	Wm. McCabe, Managing Director, Toronto	53,000 00	50,000 00	Life.
The North British and Mercantile Insurance Co	Macdougall & Davidson, General Agents, Montreal	170,000 00	153,000 00	Fire and Life.
The Northern Assurance Co. of Aberdeen and London	Taylor Bros., General Agents, Montreal	100,000 27	100,000 27	Fire.
The Norwich and London Accident Ins. Asso	Alex. Dixon, General Agent, Toronto	58,400 00	58,400 00	Accident.
The Norwich Union Fire Ins. Soc., Norwich, Eng	Alex. Dixon, Agent, Toronto	100,000 00	100,000 00	Fire.
The Ontario Mutual Life Assurance Co	Wm. Hendry, Manager, Waterloo	101,977 41	91,779 00	Life.
The Phenix Insurance Co. of Brooklyn	Robert Hampson, Agent, Montreal	100,000 00	100,000 00	Fire and Inland Marine
The Phœnix Fire Assurance Co., London, Eng	Gillespie, Moffatt & Co., General Agents, Montreal	107,626 00	101,876 00	Fire.
The Quebec Fire Assurance Co	J. G. Clapham, President, Quebec	75,200 00	75,200 00	Fire.
The Queen Fire and Life Insurance Co., Eng	A. M. Forbes & H. J. Mudge, Chief Agents, Montreal	148,433 33	148,433 33	Fire and Life.
The Reliance Mutual Life Ass. Soc, London, Eng	J. Cassie Hatton, Attorney, Montreal	110,276 96	110,276 96	Life.
The Royal Canadian Insurance Co	Arthur Gagnon, Secretary, Montreal	56,000 00	50,400 00	Fire and Inland Marine.
The Royal Insurance Co	M. H. Gault & Wm. Tatley, Chief Agents, Montreal	689,533 33	689,523 33	Fire and Life.
The Scottish Imperial Insurance Co	Taylor Bros., General Agents, Montreal	108,500 00	97,650 00	Fire.
The Scottish Union and National Insurance Co.	Walter Kavanagh, Agent, Montreal	111,185 00	100,066 00	Fire.
The Standard Life Assurance Co., Scotland	W. M. Ramsay, Manager, Montreal	171,000 00	153,900 00	Life.
The Star Life Assurance Soc. of Eng		97,333 33	97,333 33	Life.
The Sun Life Assurance Co. of Canada	R. Macaulay, Sec. and Manager, Montreal	56,000 00	50,400 00	Life and Accident.
The Travelers Insurance Co. of Hartford, Conn	Chas. F. Russell, Chief Agent, Toronto	145,000 00	140,500 00	Life and Accident.
The Union Mutual Life Insurance Co. of Maine	Wm. Mulock, Agent, Toronto	170,000 00	170,000 00	Life.
The United States Life Insurance Co	Thos. A. Temple, Attorney, St. John, N.B	100,000 00	100,000 00	Life.
The Western Assurance Co., Toronto	J. J. Kenny, Managing Director, Toronto	56,700 00	51,930 00	Fire and Inland Marine.

* This Company has also $160,000 vested in Canadian trustees under the Statute 1877.

The following Life Insurance Companies having ceased to transact new business in Canada, are entitled, under Section 17 of the Consolidated Insurance Act of 1877, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Insurance Acts of 1868 and 1871.

Name of the Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver-General.		Business.
		Par Value.	Accepted Value.	
		$ cts.	$ cts.	
The Briton Medical and General Life Ass'n, London, Eng....	Jas. B. M. Chipman, Manager, Montreal	103,369 62	103,369 62	Life.
The Connecticut Mutual Life Ins. Co. of Hartford, Conn.....	Robt. Wood, General Agent, Montreal	100,000 00	100,000 00	Life.
The Edinburgh Life Assurance Company.....	David Higgins, Chief Agent, Toronto	161,666 67	150,366 67	Life.
The Life Association of Scotland	Archibald Inglis, Chief Agent, Montreal.....	154,760 00	149,893 33	Life.
The National Life Insurance Co. of the U. S. of America.....	John F. Bell, Attorney, Windsor.....	100,000 00	100,000 00	Life.
The North-Western Mutual Life Insurance Co. of Milwaukee.	M. W. Mills, Chief Agent, Toronto.....	100,000 00	100,000 00	Life.
The Phœnix Mutual Life Insurance Co., Hartford, Conn.....	T. Simpson, General Agent, Montreal	105,000 00	105,000 00	Life.
The Positive Gov. Security Life Assu. Co. (Limited), Eng....	John Taylor, Secretary, Montreal.....	2,433 33	2,433 33	Life.
The Scottish Amicable Life Assurance Society	Geo. Wm. Ford, General Agent, Montreal....	210,153 66	145,789 94	Life.
The Scottish Provident Institution.	R. A. Ramsay, Attorney, Montreal.....	100,000 00	90,000 00	Life.
The Scottish Provincial Assurance Company.....	Geo. Wm. Ford, Secretary, Montreal.....	147,780 00	147,780 00	Life.

NOTE.—The Dominion Fire and Marine Insurance Company has retired from business, and has reinsured its outstanding policies in the "Fire Insurance Association." The deposit has been released, except $5,000 held against claims in dispute.

The Citizens' Insurance Company of Canada has discontinued its Guarantee business, and has reinsured its outstanding policies in the Guarantee Company of North America. The deposit on account of this branch is $10,000 cash, still in the hands of the Receiver-General.

The Sovereign Fire Insurance Company has ceased business, and has reinsured its risks in the Glasgow and London Insurance Company, the deposit, $100,159, being still in the hands of the Receiver-General.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,
OTTAWA, 12th July, 1884.

J. B. CHERRIMAN,
Superintendent of Insurance.

STATEMENTS

MADE BY

FIRE AND INLAND MARINE INSURANCE COMPANIES

IN COMPLIANCE WITH THE INSURANCE ACTS OF 1875 AND 1877.

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF **FIRE INSURANCE** BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31ST DECEMBER, 1883.

The Ætna Insurance Company of Hartford, Conn.
The Agricultural Insurance Company of Watertown, N.Y.
The British America Assurance Company, Toronto.
The Caledonian Insurance Company.
The Citizens' Insurance Company of Canada.
The City of London Fire Insurance Company.
The Commercial Union Assurance Company of London, England.
The Fire Insurance Association (Limited), London, England.
The Guardian Fire and Life Assurance Company, London, England.
The Hartford Fire Insurance Company, Hartford, Conn.
The Imperial Insurance Company of London, England.
The Lancashire Insurance Company.
The Liverpool and London and Globe Insurance Company.
The London and Lancashire Fire Insurance Company.
The London Assurance Corporation.
The London Mutual Fire Insurance Company of Canada, London, Ont.
The National Assurance Company of Ireland.
The North British and Mercantile Insurance Company.
The Northern Assurance Company of Aberdeen and London.
The Norwich Union Fire Insurance Society.
The Phenix Insurance Company of Brooklyn.
The Phœnix Fire Assurance Company, London, England.
The Quebec Fire Assurance Company.
The Queen Fire and Life Insurance Company, England.
The Royal Canadian Insurance Company.
The Royal Insurance Company of England.
The Scottish Imperial Insurance Company.
The Scottish Union and National Insurance Company.
The Sovereign Fire Insurance Company of Canada.
The Western Assurance Company, Toronto.

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF **INLAND MARINE** INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31ST DECEMBER, 1883.

The Ætna Insurance Company of Hartford, Conn.
The Anchor Insurance Company, Toronto.
The British America Assurance Company, Toronto.
The Phenix Insurance Company of Brooklyn.
The Royal Canadian Insurance Company, Montreal.
The Western Assurance Company, Toronto.

THE ÆTNA INSURANCE COMPANY, HARTFORD, CONN., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—LUCIUS J. HENDEE. | *Secretary*—JOTHAM GOODNOW.

Principal Office—Hartford, Conn. Incorporated—June, 1819.

Head Office in Canada—Montreal. | *Chief Agent*—ROBT. WOOD.

(Commenced business in Canada, 1821.)

CAPITAL.

Amount of capital authorized	$5,000,000 00
do subscribed for and paid up in cash	4,000,000 00

ASSETS IN CANADA.

Stocks, Bonds, &c., held by the Company, viz. :—

	Par value.	Market value.
Montreal Corporation Stock	$13,000 00	$13,650 00
do bonds	10,000 00	10,300 00
United States 4 per cent. bonds	22,000 00	27,500 00
do 4½ do	55,000 00	63,250 00
Total par and market value	$100,000 00	$114,700 00

Carried out at market value	$114,700 00
All the above being in deposit with the Receiver-General.	
Cash in Bank of Montreal, at Ottawa	11,431 33
Agents' balances	11,524 19
Total assets in Canada	$137,655 52

LIABILITIES IN CANADA

Net amount of fire losses unsettled, but not due	$10,814 80	
Total net amount of unsettled claims for fire losses in Canada		$10,814 80
Reserve of unearned premiums for all outstanding fire risks in Canada		39,134 15
Total liabilities in Canada		$49,948 95

INCOME IN CANADA.

For Fire Risks in Canada.

Gross cash received for premiums	$138,509 79	
Deduct re-insurance, rebate, abatement and return premiums	23,894 47	
Net cash received for said premiums	$114,615 32	

For Inland Marine Risks in Canada.

Gross cash received for premiums	$1,616 77	
Deduct re-insurance, rebate, abatement and return premiums	6 12	
Net cash received for said premiums	$1,610 65	
Total net cash received for premiums in Canada		$116,225 97
Received for interest and dividends		4,735 00
Total cash income in Canada		$120,960 97

ÆTNA—*Continued.*

EXPENDITURE IN CANADA.

For Fire Risks in Canada.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $7,470)	$ 5,520 50	
Paid for fire losses occurring during the year	46,431 61	
Total net amount paid during the year for fire losses	$ 51,952 11	
Inland Marine Risks in Canada.		
Amount paid for inland marine losses occurring during the year	12,155 48	
Total net amount paid during the year for fire and inland marine losses		$64,107 59
Paid for commission or brokerage in Canada		19,002 91
do taxes in Canada		704 19
do general expenses		1,685 25
Total cash expenditure in Canada		$85,499 94

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 8,487,150	$ 86,183 17
Taken during the year, new and renewed	13,208,644	138,509 79
Total	$ 21,695,794	$ 224,692 96
Deduct terminated	12,849,579	129,728 49
Gross in force at end of year	$ 8,846,215	$ 94,964 47
Deduct re-insured	1,481,495	19,696 17
Net in force at 31st December, 1883	$ 7,364,720	$ 75,268 30
Inland Marine Risks in Canada.		
Taken during the year	$ 327,895	$ 1,616 77
Terminated	327,895	1,616 77

Total number of policies in force in Canada at date (no return.)

Total net amount in force	$7,364,720 00
Total premiums thereon	75,268 30

Subscribed and sworn to, 9th January, 1884, by

ROBERT WOOD.

(Received, 10th January, 1884.)

GENERAL STATEMENT, 31st DECEMBER, 1883.

ASSETS.

Real estate, unincumbered	$ 364,500 00
Cash on hand and in bank	1,031,117 34
Cash in hands of Agents and in transit	324,997 26
Loans on bond and mortgage	44,800 00
Loans on collaterals	20,100 00
Stocks and bonds, market value	7,405,897 22
Accrued interest	1,231 98
Total assets	$9,192,643 80

ÆTNA—*Concluded.*

LIABILITIES.

Losses adjusted and not due	$ 22,749 74
Losses unadjusted, in suspense, waiting for further proof	153,836 69
All other claims against the Company for return premiums, commissions, &c	54,662 20
Amount of unearned premiums	1,171,595 37
Total liabilities	$1,402,844 00

Subscribed and sworn to, by

LUCIUS J. HENDEE,
President.

JOTHAM GOODNOW,
Secretary.

HARTFORD, 1st January, 1884.

THE AGRICULTURAL INSURANCE COMPANY OF WATERTOWN, N.Y.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—ISAAC MUNSON. | *Secretary*—H. M. STEVENS.

Principal Office—Watertown, N.Y.

Agent in Canada—JOSEPH FLYNN. | *Head Office in Canada*—Cobourg, Ont.

Organized or incorporated, 1853; commenced business in Canada, Oct. 1, 1878, by taking over the outstanding risks of the Canada Agricultural Insurance Company, Insolvent.

CAPITAL.

*Amount of capital authorized, subscribed for, and paid up in cash.....	$500,000 00

ASSETS IN CANADA.

Real estate.....	$ 900 00
United States registered 4 per cent. bonds in deposit with Receiver-General—par value, $100,000; market value.....	124,000 00
Agents' balances.....	3,679 49
Bills receivable.....	6,099 19
Total assets in Canada.....	$134,678 68

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted.....	$2,200 00	
Total net amount of unsettled claims for fire losses in Canada.....		$ 2,200 00
Reserve of unearned premiums for all outstanding risks in Canada.....		92,606 52
Total liabilities in Canada.....		$94,806 52

INCOME IN CANADA.

Gross cash received for premiums.....	$72,628 27	
Deduct re-insurance, rebate, abatement and return-premiums.....	2,171 34	
Total net cash received for premiums		$70,456 93
Total income in Canada.....		$70,456 93

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years (which losses were estimated in last statement at $900.00).....	$ 700 00	
Net amount paid for losses occurring during the year.....	28,265 34	
Net amount paid during the year for losses.....		$28,965 34
Commission or brokerage.....		13,438 94
Salaries, fees and all other charges of officials in Canada.....		4,109 92
All other expenditure, viz.:—Postage, $1,095.89; expense account, $3,526.93.....		4,622 82
Total expenditure in Canada.....		$51,137 02

*Increase, $200,000.00 from surplus, 31st Dec., 1883.

AGRICULTURAL—*Continued.*

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at date of last statement	$14,208,104	$145,221 63
Taken during the year (new)	7,458,765	72,747 72
Total	$21,666,869	$217,969 35
Deduct terminated	4,883,852	48,206 05
Gross and Net in force at 31st December, 1883	$16,783,017	$169,763 30

Total number of policies in force in Canada at date. (No return.)

Total net amount in force	$16,783,017 00
Total premiums thereon	169,763 30

Subscribed and sworn to, 19th February, 1884, by

J. FLYNN.

(Received 20th February, 1884.)

GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

(As returned to the Superintendent of Insurance, State of New York.)

ASSETS.

Real estate	$159,479 48
Loans on bond and mortgage	774,271 25
do do (first lien) upon which more than one year's interest is due	8,520 25
Interest due and accrued on said bond and mortgage loans	18,978 89
Stocks and bonds held by the Company—par value, $412,300; market value	452,943 50
Interest due and accrued on above stocks and bonds	2,000 00
Loans on collateral security of stock, &c., of par value, $77,130; market value, $59,618.75 ; amount loaned	44,197 66
Interest due and accrued thereon	948 67
Cash on hand and in banks	187,341 31
Gross premiums in course of collection	47,765 03
Bills receivable	16,055 50
Rents due and accrued	600 00
Total assets	$1,713,101 54

LIABILITIES.

Net amount of unpaid losses	$ 38,043 89
Unearned premiums	1,021,823 99
All other demands against the Company	25,000 00
Total liabilities, except capital stock	$1,084,867 88
Capital stock paid up in cash	$500,000 00
Surplus beyond liabilities and capital stock	128,233 66

AGRICULTURAL—*Concluded.*

INCOME.

Net cash received for premiums	$770,760 74
Received for interest and dividends	70,167 62
do rents	5,862 50
	$846,790 86

EXPENDITURE.

Net amount paid for losses	$295,414 36
Dividends paid stockholders	30,000 00
Commission or brokerage	159,702 38
Salaries, fees, &c	84,101 91
Taxes	12,559 77
Miscellaneous	59,273 16
Total cash expenditure	$641,051 58

RISKS AND PREMIUMS.

Amount of policies taken during the year	$ 90,898,386 00
Premiums thereon	784,077 54
Net amount in force at end of year	220,835,838 00
Premiums thereon	1,940,199 65

ISAAC MUNSON,
President.
H. M. STEVENS,
Secretary.

14th February, 1884.

THE ANCHOR INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—Hon. Sir W. P. HOWLAND, K.C.M.G. | *Secretary and Agent*—HUGH SCOTT.

Principal Office—Church Street, Toronto.

(Incorporated, 35 Vic., Cap. 103. 11th June, 1873. Commenced business in Canada, 31st March, 1874.)

CAPITAL.

Amount of joint stock capital authorized	$500,000 00
Amount subscribed for	478,100 00
Amount paid up in cash	129,270 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate	$ 400 00
Loans as above for which judgments have been obtained	5,249 40

Stocks and Bonds held by the Company.

	Par Value.	Market Value.
*Cobourg Debentures	$ 5,000 00	$ 5,400 00
*Milton do	5,000 00	5,150 00
*Streetsville do	2,000 00	2,060 00
*St. Thomas do	5,000 00	5,150 00
*Port Hope do	19,000 00	19,570 00
*Orangeville do	20,000 00	20,600 00
Dominion Telegraph, 20 shares of $50	1,000 00	750 00
Total par and market value	$57,000 00	$58,680 00

Carried out at market value	58,680 00

Amount of loans secured by bonds, stock or other marketable collaterals, viz:—

	Par Value.	Market Value.	Amount loaned.
Imperial Bank stock	$8,000 00	$10,400 00	$10,000 00
Federal Bank stock	8,900 00	10,858 00	9,750 00
	$16,900 00	$21,258 00	$19,750 00

Total amount loaned		19,750 00
Cash in Ontario Bank		9,040 86
Interest due and unpaid on stocks		1,175 00
Interest accrued and unpaid on loans		120 82
Agents' balances		4,801 36
Bills receivable		9,825 22
Unpaid calls on stock		14,160 00
Other assets:—		
Sundry debtors	$2,474 68	
Salvage claims	2,531 19	
		5,005 87
Gross assets		$128,208 53
Deduct on account of bad or doubtful agents' balances	$ 400 87	
do do sundry debtors	1,964 42	
Total deductions		$2,365 29
Total net assets		$125,843 24

*Deposited with Receiver-General.

ANCHOR—*Continued.*

LIABILITIES.

Net amount of losses due and yet unpaid:—		
Inland Marine	$ 127 81	
Net amount of losses claimed but not adjusted:—		
Inland Marine	$ 4,597 94	
Net amount of losses resisted:—		
In suit—Ocean (accrued in previous years)	$ 12,171 82	
Not in suit—Ocean (accrued in previous years)	4,020 14	
	$ 16,191 96	
Total net amount of unsettled claims for losses in Canada		$ 20,917 71
Due for Directors' fees		95 00
Other liabilities, namely:—.		
Sundry creditors	$ 26	
Amounts due to other Companies	4,420 63	
Salvage claims	1,110 21	
Return premiums	909 37	
Rent of Office	750 00	
Total		7,190 47
Total liabilities, excluding capital stock		$ 28,203 18
Capital stock paid up in cash		$ 129,270 00
Unpaid calls on stock		14,160 00
Total		$ 143,430 00

INCOME.

For Inland Marine Risks.

Gross premiums received in cash	$ 30,368 89	
Gross cash received on bills or notes taken for premiums	443 80	
Gross cash received for premiums	$ 30,712 69	
Deduct re-insurance, rebate, abatement and return premiums	13,626 82	
Net cash received for said premiums	$ 17,085 87	
Total net cash received for premiums		$ 17,085 87
Received for interest and dividends on stocks, &c		5,834 95
Received on account of Bills receivable of 1882		1,126 20
do do salvage claims		9,702 49
Total		$ 33,749 51
Received for calls on capital		3,560 00
Total cash income		$ 37,309 51

ANCHOR—*Concluded.*

EXPENDITURE.

For Inland Marine Risks.

Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $1,501.04)	$ 6,278 86		
Deduct amount received for re-insurance	78 97		
Net amount paid during the year for said losses		$6,199 89	
Paid for losses occurring during the year		4,627 89	
Total net amount paid during the year for inland marine losses			$ 10,827 78
do do do ocean do			4,183 47
(All incurred in previous years.)			
Paid or allowed for commission or brokerage			2,472 25
All other expenditure, viz.:—Charges, $1,026.37; Telegraphing, $56.34; Law costs, $2,751.74; Rent, $750.00			4,584 45
Total cash expenditure			$ 22,067 95

CASH ACCOUNT.

Dr.		Cr.	
1883. Dec. 31. To balance in hand and in banks at this date	$ 11,976 50	1883. Dec. 31. By expenditure during year as above	$ 22,067 95
1883. Dec. 31. To income as above	37,309 51	By investments during the year	19,750 00
Received from realization of investments.	1,026 25	Loan Account—Borrowed money returned	3,827 66
Loan Account—Borrowed during year	4,030 98	Balance in hand and in Bank this date	9,040 86
Law costs retunded	343 23		
	$ 54,686 47		$ 54,686 47

RISKS AND PREMIUMS.

Inland Marine Risks.

All the policies during the year have been included in the pool arrangement, and it is not practicable to give the detail. None are in force on the 31st December, 1883.

Total number of policies in force at date.....None.

Subscribed and sworn to, 5th March, 1884, by

WM. P. HOWLAND,
President.

HUGH SCOTT,
Secretary.

(Received 6th March, 1884.)

THE BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Governor—JOHN MORISON. | *Secretary*—SILAS P. WOOD.

Principal Office—18 Front St. East, Toronto.

(Organized and commenced business in Canada, 1833.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash..... $500,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate (less encumbrances) held by the Company, viz.:—	
Company's premises, corner of Front and Scott streets, Toronto, occupied as warehouses and offices.....	$ 90,000 00
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate....	2,250 00
Interest due and unpaid on said loans.....	108 00

Stocks and bonds held by the Company:—

**Deposited with United States Government.*	Par Value.	Market Value.
United States Bonds.....	$475,000 00	$606,590 00
Deposit with Company's Trustees in New York.....	150,000 00	150,000 00
	$625,000 00	$756,590 00

Deposited with Dominion Government.		
City of Toronto Debentures.....	$11,000 00	$11,550 00
Village of Port Perry Debentures.....	10,000 00	10,000 00
Town of Owen Sound do	10,000 00	10,500 00
City of Hamilton do	6,000 00	6,480 00
Village of Carleton do	1,000 00	1,070 00
Counties of Leeds and Grenville Debentures.....	15,000 00	15,787 50
Village of Yorkville.....	1,000 00	1,050 00
Town of Harriston.....	7,000 00	7,175 00
	$61,000 00	$63,612 50

*Certificates of deposit held by the different Commissioners in the United States:—

1. California U.S. Government Bonds.....	$100,000
2. New York do do	225,000
3. Georgia do do	25,000
4. Virginia do do	25,000
5. Ohio do do	100,000
6. Held by New York Trustees—Cash	150,000
	$625,000

BRITISH AMERICA—*Continued.*

Held by Company.

City of Hamilton Debentures	$ 540 00	$ 583 20
Federal Bank	4,200 00	5,166 00
Bank of Hamilton Stock	3,500 00	3,920 00
Farmers' Loan and Savings Company Stock	1,660 00	2,025 20
Freehold do do	15,120 00	24,607 80
Imperial do do	5,000 00	5,300 00
Western Canada do do	6,200 00	11,780 00
Ontario Loan and Debenture Company Stock	5,000 00	6,100 00
Canada Landed Credit do	2,820 00	3,271 20
Huron and Erie Loan and Savings do	5,000 00	7,900 00
Dominion Savings and Investment Society Stock	10,000 00	11,200 00
	$ 59,040 00	$ 81,853 40

Recapitulation.

Deposited with the United States Government	$ 625,000 00	$ 756,590 00
do Dominion do	61,000 00	63,612 50
Held by Company	59,040 00	81,853 40
Total par and market value	$ 745,040 00	$ 902,055 90

Carried out at market value		$ 902,055 90
Cash on hand at head office		31,146 82
Cash in banks, namely:—		
Canadian Bank of Commerce, New York	$ 2,272 32	
do do Toronto	5,291 58	
Bank of Montreal, St. John, N.B	62 28	
Bank of Scotland, London, Eng	774 90	
Total		8,401 08
Interest due and unpaid on stock		30 79
Interest accrued and unpaid on stock		841 88
Agents' balances		55,940 19
Bills receivable		17,874 22
(Amount of same overdue $3,586.22.)		
Sundry, viz.:—		
Office furniture	$ 11,590 44	
Rents due and accrued	667 50	
Re-insurance due on inland marine loss	54 75	
		12,312 69
Gross assets		$1,120,961 57
Amount which should be deducted from above on account of bad or doubtful bills receivable, $3,586.22; agents' balances, $7,589.31		11,175 53
Total assets		$1,109,786 04

LIABILITIES.

1. *Liabilities in Canada.*

Net amount of losses adjusted but not due:—		
Fire	$ 10,263 92	
Ocean	9,568 54	
	$ 19,832 46	
Net amount of losses claimed but not adjusted:—		
Fire	$ 4,945 33	
Total amount of unsettled claims for losses in Canada ($500 of this amount, fire, accrued prior to 1883.)		$ 24,777 79

BRITISH AMERICA—*Continued.*

Reserve of unearned premiums for all outstanding risks in Canada, viz.:—		
Fire	$77,047 91	
Ocean	11,838 25	
Total reserve of unearned premiums for risks in Canada		88,886 16
Dividends declared and due, but unpaid		2,455 33
do but not yet due		25,000 00
Due various Companies for re-insurance		3,506 01
Due for marine re-insurance		275 00
Total liabilities, excluding capital stock, in Canada		$144,900 29

2. *Liabilities in other Countries.*

Net amount of losses adjusted, but not due:—		
Fire	$33,526 97	
Inland Marine	75 00	
	$33,601 97	
Net amount of losses claimed, but not adjusted:—		
Fire	47,511 72	
Net amount of losses resisted—Not in suit—Fire (of which $5,350 accrued prior to 1883)	10,730 67	
Total net amount of unsettled claims for losses in other countries		$91,844 36
Reserve of unearned premiums, viz.:—		
Fire	$301,341 81	
Inland Marine	5,123 22	
Total		306,465 03
Fire re-assurances (United Fire Re-insurance Co.)		1,578 25
Total liabilities in other countries		$399,887 64
Total liabilities (excluding capital stock) in all countries		$544,787 93
Capital stock paid up		$500,000 00
Surplus beyond all liabilities and paid-up capital stock		64,998 11

INCOME.

	In Canada. $ cts.	In other Countries. $ cts.
For Fire Risks.		
Gross cash received for premiums	163,283 46	649,963 60
Deduct re-insurance, rebate, abatement and return premiums	42,212 22	108,288 17
Net cash received for fire premiums	121,071 24	541,675 43
For Inland Marine Risks.		
Gross premiums received in cash	23,919 11	16,788 51
Gross cash received on bills and notes taken for premiums	.....	4,482 01
Gross cash received for premiums	23,919 11	21,270 52
Deduct re-insurance, &c.	10,513 96	5,957 17
Net cash received for inland marine premiums	13,405 15	15,313 35

BRITISH AMERICA—*Continued.*

Bills and notes received during the year for Inland Marine premiums and remaining unpaid $752.75.)

For Ocean Risks.	In Canada.	
Gross premiums received in cash	$47,610 13	
Gross cash received on bills and notes taken for premiums	4,398 01	
Gross cash received for premiums	$52,008 14	
Deduct re-insurance, &c	3,565 58	
Net cash received for ocean premiums	$48,442 56	
(Bills and notes receiving during the year for ocean premiums and remaining unpaid, $14,108.00.)		
Total net cash received for premiums	$182,918 95	$556,988 78

Total net cash received for premiums in all countries	$ 739,907 73
Received for interest and dividends on stock and all other sources	40,717 48
Rents	6,554 59
Total cash income	$ 787,179 80

EXPENDITURE.

For Fire Risks.	In Canada. $ cts.	In other Countries. $ cts.
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $132,319.33)	11,404 97	112,973 18
Paid for losses occurring during the year	103,651 73	317,944 94
Deduct savings and salvage $117 22		
Deduct re-insurance 52,664 87		
Total deductions	32,576 30	20,205 79
Net amount paid for said losses	71,075 43	297,739 15
Total net amount paid during the year for fire losses	82,480 40	410,712 33
For Inland Marine Risks.		
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $9,404.23)	5,472 17	3,595 34
Paid for losses occurring during the year	7,589 58	18,894 56
Deduct savings and salvage $275 46		
Deduct re-insurance 6,468 15		
Total deductions	3,241 54	3,502 07
Net amount paid for said losses	4,348 04	15,392 49
Total net amount paid during the year for inland marine losses	9,820 21	18,987 83

Total net amount paid during the year for fire and inland marine losses, viz.:—

In Canada	$ 92,300 61
In other countries	429,700 16
Total	$ 522,000 77

BRITISH AMERICA—*Continued.*

Net amount paid during the year for ocean losses.....	$ 28,042 92
(Of which $1,586.02 accrued in previous years.)	
Paid for dividends on capital stock at 10 per cent.....	49,730 00
Commission or brokerage.....	125,763 63
Salaries, fees and all other charges of officials.....	38,400 56
Taxes	9,389 03
Advertising, supplies, postage, Board expenses, &c, $83,507.04; incidental expenses (including taxes) on building owned by Company, $5,039.72	88,546 76
Total cash expenditure.....	$861,873 67

CASH ACCOUNT.

Dr.		$ cts.			Cr. $ cts.
1882.			1883.		
Dec. 31.	To balance in hand and in Banks as at this date.....	38,952 90	Dec. 31.	By expenditure during year as above.....	861,873 67
1883.				*Sundry payments.....	12,103 63
Dec. 31.	To income as above	787,179 80		Balance in hand and in Banks this date.....	39,547 90
	Received from realization of investments....	72,392 50			
	To cash deposit retired from Mississippi	15,000 00			
	Total	$913,525 20		Total.....	$913,525 20

*Office furniture, $3,171.03 re-insurances of 1882 paid, $8,932.60. These items should be included in expenditure.

BRITISH AMERICA—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premium.	Amount.	Premium.	Amount.	Premium.
Fire Risks.						
	$	$ cts	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	18,676,141	192,058 96	53,254,674	630,500 00	71,930,815	822,558 96
Taken during the year—new and renewed	14,418,678	151,291 21	48,816,894	640,182 53	63,235,572	791,473 74
Total	33,094,819	343,350 17	102,071,568	1,270,682 53	135,166,387	1,614,032 70
Deduct terminated	16,839,425	159,110 10	55,297,954	652,351 03	72,137,379	811,461 13
Gross in force at end of year	16,255,394	184,240 07	46,773,614	618,331 50	63,029,008	802,571 57
Deduct re-insured	2,341,368	30,087 25	2,677,480	22,159 23	5,018,848	52,246 48
Net in force at 31st December, 1883	13,914,026	154,152 82	44,096,134	596,172 27	58,010,160	750,325 09
Inland Marine Risks.						
Gross policies in force at date of last statement	2,500	45 00	308,385	11,094 92	310,885	11,139 92
Taken during the year	*1,882,054	23,919 11	982,733	21,352 43	2,864,787	45,271 54
Total	1,884,554	23,964 11	1,291,118	32,447 35	3,175,672	56,411 46
Deduct terminated	1,884,554	23,964 11	1,037,002	21,582 88	2,921,556	45,546 99
Gross in force at date	.....	.....	254,116	10,864 47	254,116	10,864 47
Deduct re-insured	.....	.....	84,280	618 02	84,280	618 02
Net in force at 31st December, 1883	.....	.....	169,836	10,246 45	169,836	10,246 45
Ocean Risks.						
Gross policies in force at date of last statement	97,820	3,165 28	.....	.....	97,820	3,165 28
Taken during the year	343,719	52,504 33	.....	.....	343,719	52,504 33
Total	441,539	55,669 61	.....	.....	441,539	55,669 61
Deduct terminated	188,445	38,411 87	.....	.....	188,445	38,411 87
Gross in force at end of year	253,094	17,257 74	.....	.....	253,094	17,257 74
Deduct re-insured	144,044	5,419 49	.....	.....	144,044	5,419 49
Net in force at 31st December, 1883	109,050	11,838 25	.....	.....	109,050	11,838 25

Total number of policies in force at date.....No return
Total net amount in force..... $58,289,046 00
Total premiums thereon..... 772,409 79

Subscribed and sworn to, 11th March, 1884, by

J. MORISON, *Governor*,
W. J. FREDRICK, *Asst. Secretary*.

(Received, 14th March, 1884.)

* In consequence of the "Pool" arrangement, this amount can only be estimated.

THE CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Chairman—ROBERT STEWART. | *Manager and Actuary*—D. DEUCHAR, F.I.A. & F.F.A.

Principal Office—Edinburgh.

Agents in Canada—TAYLOR BROS. | *Head Office in Canada*—MONTREAL.

(Organized or incorporated, 1805; commenced business in Canada, 1883.)

CAPITAL.

Amount of joint stock capital authorized, £400,000 (With further authority to increase same to £600,000.)	$1,946,666 67
Amount paid up in cash, £50,000	243,333 33

ASSETS IN CANADA.

Stocks and bonds held by the Company:—

	Par value.	Market value.
Dominion 4 per cent. stock	$ 4,866 67	$ 5,122 17
Province of Quebec 5 per cent. bonds	48,666 67	51,586 67
City of Toronto 6 per cent. bonds	29,200 00	34,821 00
Total par and market value	$ 82,733 34	$ 91,529 84

Carried out at market value (The above being in deposit with the Receiver-General.)	$ 91,529 84
Cash on hand at head office in Canada	3,756 31
Cash deposited in Banque du Peuple	3,430 73
Cash deposited in Merchants' Bank to credit of Receiver-General	22,865 50
Agents' balances	7,086 47
Insurance maps	2,620 72
Total assets in Canada	$ 131,289 57

LIABILITIES IN CANADA.

Net amount of losses reported or supposed but not claimed	$ 14,033 50	
Total net amount of unsettled claims for losses in Canada		$ 14,033 50
Reserve of unearned premiums for all outstanding risks in Canada		40,823 43
Commission		1,375 07
Total liabilities in Canada		$ 56,232 00

INCOME IN CANADA.

Gross cash received for premiums	$ 78,712 68	
Deduct re-insurance, rebate, abatement and return premiums	7,665 65	
Net cash received for said premiums		$ 71,047 03
*Received for interest on deposit		.....
Total income in Canada		$ 71,047 03

*Interest paid direct to company at Edinburgh.

CALEDONIAN—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year	$ 18,855 64	
Deduct amount received for re-insurance	224 25	
Total net amount paid during the year for losses in Canada		$ 18,631 39
Commission or brokerage, salaries, fees and all other charges of officials in Canada		16,139 35
Total expenditure in Canada		$ 34,770 74

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Policies taken during the year (new)	3,040	$ 5,318,253	$ 60,117 65
* do do (renewed)	1,366	2,442,887	25,470 42
Total	4,406	$ 7,761,140	$ 85,588 07
Deduct terminated	318	664,833	5,008 36
Gross in force at end of year	4,088	$ 7,096,307	$ 80,579 71
Deduct re-insured	.....	569,714	6,272 62
Net in force at 31st December, 1883	4,088	$ 6,526,593	$ 74,307 09

Total number of policies in force in Canada	4,088
Total amount in force	$6,526,593 00
Total premiums thereon	74,307 09

Subscribed and sworn to, 26th February, 1884, by JAMES W. TAYLOR.

(Received 27th February, 1884.)

* Continued business of the Scottish Imperial.

General Business Statement for the Year ending 31st December, 1882.

(Abstracted from Directors' Report, Edinburgh, 18th May, 1883.)

Fire Department :—

The premiums amounted to £65,666, and the interest on the Fire Funds to £11,742, the total revenue of this department being £77,412. The losses, including provision for those outstanding, amounted to £41,918. After meeting all losses and expenses, the available balance of profit on this account is £14,685. The Fire Funds, including paid-up capital, amounted, at the end of the year, to £263,752. The amount of fire losses, as stated above, is equal to 63·8 per cent. on the premium income. This, although greater by 4·7 per cent. than the loss ratio for the whole seventy-seven years of the Company's existence, is considerably less than that experienced by many other offices in 1882, which has been a particularly unfavorable year for Fire Insurance business.

Loans and Investments :—

An annual examination of these is made by a Committee of Directors, assisted by the Auditor, and it gives the Directors much satisfaction to state, as the result of the examination made after the close of the year 1882, that the most complete reliance may be placed on the safety and sufficiency of the Company's funds.

Dividend :—

It is recommended that from the profits of the Fire Department a dividend be declared of 17s. 6d. on each share of £25 (equal to £3 10s. on a former share of £100), the dividend to be payable in equal portions, on 1st June and 1st December ensuing.

CALEDONIAN—*Concluded.*

FIRE ACCOUNT.

Amount of fire insurance funds at 31st December, 1881, including provision for dividend, as per contra				£263,704	2	1	Losses by fire, after deduction of re-insurances.	£ 41,918	16	1
Premiums	£ 86,413	3	5				Expenses of management	12,384	5	3
Less re-insurance premiums	20,746	15	10				Commission	9,061	6	4
				65,666	7	7	Dividend to shareholders	14,000	0	0
Interest and dividends				11,742	18	1	Amount of fire insurance funds at the end of the year, as per balance sheet, viz. :—			
Transfer fees				3	5	0	Capital paid up £ 50,000 0 0			
							Guarantee fund 165,000 0 0			
							Reserve premium account 34,066 5 9			
							Balance 14,685 19 4			
								263,752	5	1
				£341,116	12	9		£341,116	12	9

GENERAL BALANCE SHEET.

31*st December*, 1882.

LIABILITIES.							ASSETS.			
Shareholders' capital of £400,000, of which there is paid up				£ 50,000	0	0	Mortgages on property within the United Kingdom	£471,896	11	7
Life assurance and annuity fund				718,140	4	4	Loans secured over public rates	108,635	18	1
Fire insurance funds, exclusive of capital				213,752	5	1	Loans on the Company's life policies	38,171	2	0
				£981,892	9	5	Investments—			
Claims under life policies admitted but not yet paid.	£24,050	14	9				Railway and other debentures and debenture stocks	36,353	17	6
Outstanding fire losses	9,252	0	6				Railway preference and guaranteed stocks	15,767	17	0
Proprietors' dividends outstanding	1,055	9	9				Shares of the Caledonian Insurance Company purchased and held under provision of the Company's Act of Parliament, 9 Vic., cap. 45, sec 31	12,530	7	3
Sundry balances due by the Company	537	14	2				Feu duties and ground annuals	141,004	8	3
Trust fund in connection with loan	740	9	6				House property	84,447	12	10
							Reversions	422	8	2
							Life interests	2,995	0	0
				35,636	8	8	Loans on life interests and reversions	30,282	4	5
							Loans on personal securities with life policies and the Company's shares	38,288	6	1
							Agents' balances (receipts in course of collection)	14,330	5	11
							Outstanding premiums	2,301	10	0
							Outstanding interest and interest accrued	8,025	11	9
							Cash on deposit	6,000	0	0
							Cash in hand and on current account	3,734	1	10
							Office furniture	2,221	13	5
							Stamps	120	2	0
				£1,017,528	18	1		£1,017,528	18	1

STATEMENT OF THE CANADA AGRICULTURAL INSURANCE COMPANY (IN INSOLVENCY), MADE BY THE ASSIGNEES, ROSS, FISH AND DUMESNIL.

MONTREAL, 31st December, 1883.

The stock list remains unchanged.

The Company went into insolvency on the 10th day of May, 1878, by special Act of Parliament. Philip S. Ross, William T. Fish and George H. Dumesnil, being nominated joint assignees.

The outstanding risks of the Company, as on the 1st day of October, 1878, were re-insured in the Agricultural Insurance Company of Watertown, N.Y., U.S.

Supposed amount of outstanding risks, according to the books of the Canada Agricultural Insurance Company.....	$20,000,000 0
Amount of insurance premium agreed upon and since paid by the Canada Agricultural Insurance Company to the Agricultural Insurance Company of Watertown, N.Y., U.S..	40,000 00

Four dividends of 10 per cent. each have been declared upon the fire loss claims against the Company and the dividends so far as called for have been paid.

Amount declared,	1st,	$8,049.82;	paid to date,	$7,578.63.
do do	2nd,	8,049.82;	do	7,544.85.
do do	3rd,	7,664.29;	do	6,628.27.
do do	4th,	7,672.20;	do	5,856.53.

One dividend of 100 per cent. on the dollar on the privileged claims has been declared, and so far as called for, has been paid.

Amount declared, $1,645.77; paid to date, $1,089.47.

Two dividends of 25 per cent. in connection with the unearned premium returns have been declared, and paid so far as called for.

Amount declared,	1st,	$1,758.28;	paid to date,	$286.18.
do do	2nd,	1,758.28;	do	139.08.

Stock called up as per previous statement to 31st December, 1878, 30 per cent.....	$ 300,000 00
4th call made 4th January, 1879.....	100,000 00
5th do do	100,000 00
	$ 500,000 00

Amount collected in cash up to 31st December, 1882, as previously reported	$ 235,392 74
Collected from 1st January to 31st December, 1883.....	6,713 53
	$ 242,106 27

The following statements are annexed, viz.:—

(A.) Intromissions of the assignees in cash, for the year ending 31st December 1883.

(B.) Detailed statement of expenses general.

(C.) Balance sheet of the Company, showing the present state of affairs.

PHILIP S. ROSS,
WM. T. FISH,
Per pro PHILIP S. ROSS,
G. H. DUMESNIL,
Joint Assignees of the Canada A. F. I. Co.

CANADA AGRICULTURAL—*Continued.*

(A.)

ANALYSES OF CASH FOR 1883—RECEIPTS.

Balance from last year		$ 3 19
Stock calls	$ 6,713 53	
Banque Ville Marie, $11,435.02, less $8,491.14	2,943 88	
do do (unclaimed dividend) $1,729.67, less $117.90	1,611 77	
Interest, $304.01, less $4.50	299 51	
Credit Foncier	22 88	
		$ 11,591 57
		$ 11,594 76

DISBURSEMENTS.

Fire losses, $7,641.20 and $29 06	$ 7,670 26	
Expense account	188 12	
Salaries	2,624 04	
P. S. Ross	53 22	
Privileged claims	156 00	
Law costs	243 10	
Rent and taxes	421 24	
Travelling expenses	99 50	
Unearned premium	139 28	
		$ 11,594 76

(B.)

STATEMENT OF EXPENSES GENERAL.

Travelling expenses:—		
P. S. Ross	$ 30 00	
G. H. Dumesnil	18 50	
J. B. Pouliot	51 00	
		$ 99 50
Legal expenses:—		
J. A. Gemmill	$ 200 00	
A. S. Hurd	13 60	
R. C. Cowan	10 00	
Sundry expenses	20 50	
	244 10	
Less returned	1 00	
		$ 243 10

There are upwards of one hundred suits going on, the expenses attending which cannot be stated till the results of the suits have been determined by decision of the courts.

Salaries:—		
P. S. Ross	$ 800 00	
G. H. Dumesnil	1,000 04	
Sundry witnesses and clerks, inspectors and auditor, preparing papers and attending to collections and other matters	824 00	
		$ 2,624 04

CANADA AGRICULTURAL—*Continued.*

(C.)

BALANCE SHEET—ASSETS.

Cash in bank	$ 1,241 00	
do (unclaimed dividend account)	2,667 21	
		3,908 21
Furniture account		450 00
Bills receivable		21,921 62
Capital stock (arrears)		257,893 73
		$ 284,173 56

LIABILITIES.

Fire loss claims per dividend sheet	$ 76,722 04		
Less paid four dividends	27,608 28		
		49,113 76	
Unearned premiums per list	7,033 14		
Less paid two dividends	425 26		
		6,607 88	
Dividends to shareholders unpaid		455 35	
Sundry creditors' claims filed	1,645 77		
Less paid	1,089 17		
		556 60	
			56,733 59
Surplus			$227,439 97

PHILIP S. ROSS,
WM. T. FISH,
Per pro PHILIP S. ROSS,
G. H. DUMESNIL,
Joint Assignees Canada A. F. I. Co.

THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883,

President—HENRY LYMAN. | *Secretary*—ARCHIBALD MCGOUN.

General Manager—GERALD E. HART.

Principal Office—179 St. James Street, Montreal.

(Incorporated 27 and 28 Vic., cap. 98; assented to 30th June, 1864; commenced business in Canada, 1st January, 1865.)

CAPITAL.

Amount of joint stock capital authorized	$2,000,000 00
*Amount of joint stock subscribed for, $1,188,000.00; reduced to	1,009,800 00
do paid up in cash, $249,520.50; reduced to	71,320 50

(*For List of Shareholders, see Appendix*),

ASSETS.

(*Fire and Accident Departments.*)

	Par Value.	Market Value.	
Value of real estate held by the Company: the Company's building, 179 and 181 St. James Street, Montreal, extended at cost price			$85,000 00
Stocks and bonds held by the Company, viz.:—			
242 shares Merchants' Bank stock	$24,200 00	$26,196 50	
10 shares Provincial Loan Company	500 00	240 00	
Bonds deposited with Receiver-General, viz.:—			
Montreal Harbor Bonds	56,000 00	61,460 00	
Total par and market value	$80,700 00	$87,896 50	
Carried out at market value			87,896 50
Cash in Banks, viz.:—			
Merchants' Bank, in deposit with Receiver-General		$10,000 00	
do current account		2,532 35	
Bank of Liverpool		1,053 21	
Total			13,585 56

*11,880 shares, at $100.00 each			$1,188,000 00
Called up... 22 50	$267,300 00		
Yet to call.. 77 50			
Actually paid	249,520 50		
In course of collection	$17,779 50		
$15 per share reduced by Act of Parliament		178,200 00	
11,880 shares, at $85 each, new capital			$1,009,800 00
On call by Act, at $77.50 per share		920,700 00	
Amount of called up capital			$ 89,100 00
Less uncollected			17,779 50
Capital stock paid up			$71,320 50

CITIZENS'—*Continued.*

Interest accrued and unpaid on stock and bonds		1,986 15
Agents' balances		31,012 56
Bills receivable		482 14
(Amount of same overdue, $482.14).		
Calls on stocks in course of collection		6,669 98
Sundry debtors	$4,763 80	
Furniture and plans	5,000 00	
Manhattan Fire Insurance Co., as per sworn statement rendered to the Trustee of that Company	9,795 57	
		19,559 37
Total assets		$246,192 26

LIABILITIES.

(*Fire and Accident Departments.*)

Fire Department.

Net amount of losses claimed but not adjusted	$12,000 24	
Net amount of losses resisted, in suit (incurred in previous years)	1,317 14	
Total net amount of unsettled claims for fire losses in Canada		13,317 38
Total reserve of unearned premiums for fire risks in Canada		97,400 48
Total		$110,717 86

(*Accident Department.*)

Net amount of losses in Canada claimed but not adjusted		$ 235 00
Reserve of unearned premiums for all outstanding accident risks in Canada		5,855 92
Total		$6,090 92
Total liability (for unsettled claims and reserve) in Fire and Accident Departments		$116,808 78
Loans on security of the Company's building, 179 and 181 St. James Street, Montreal, due 1885—interest at 6 per cent.		45,000 00
Interest thereon accrued but not yet due		784 11
Sundry debtors	$ 76 50	
Life Branch	7,007 56	
Merchants' Bank	22,472 00	
Amount of all other liability		29,556 06
Total liability, exclusive of capital stock—Fire and Accident Departments		$192,148 95
Capital stock paid up in cash		$71,320 50
Stock calls in course of payment		6,669 98
Total		$77,990 48

This capital is also liable to the Life Department.

CITIZENS'—*Continued.*

INCOME.

(*Fire Department.*)

Gross cash received for premiums	$213,657 02	
Deduct re-insurance, rebate, abatement and return premiums	32,263 88	
Net cash received for premiums		$181,393 14
Received for interest		3,625 45
do do on stocks, &c.		2,241 16
do from all other sources, viz.:		
Rent	$3,917 23	
Recovered claims	430 25	
Sundries	167 30	
		4,514 78
Total cash income		$191,774 53

EXPENDITURE.

(*Fire Department.*)

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $13,360.06)		$ 20,798 83	
*Less amount received for re-insurances		4,766 86	
Net amount paid during the year for said losses		$ 16,031 97	
Net amount paid for losses occurring during the year	$ 142,845 60		
Less amount received for re-insurance	23,264 18		
Net amount paid for said losses		119,581 42	
Total net amount paid during the year for fire losses			$ 135,613 39
Commission or brokerage			32,518 23
Salaries, fees and other charges of officials			18,105 73
Taxes and rent			2,631 53
Interest			3,797 25
Miscellaneous payments, viz.: Petty expenses, postages, telegrams, &c., $1,125.50; stationery, advertising, printing and calendars, $4,699.29; plans, $155.13; travelling expenses, $1,719.69; law charges, &c., $1,769.20; profit commissions, $810.96; fuel, $346.93; gas, $217.19; water, $81 95; miscellaneous charges, $2,039.31; expenses *re* losses, $1,618.93			14,584 08
Total cash expenditure			$ 207,250 21

RISKS AND PREMIUMS.

(*Fire Risks in Canada.*)

CITIZENS.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 20,249,899	$ 196,281 22
Taken during the year—new and renewed	20,486,439	212,777 53
Total	$ 40,736,338	$ 409,058 75
Deduct terminated	20,768,515	191,762 58
Gross in force at end of year	$ 19,967,823	$ 217,296 17
Deduct re-insured	1,518,484	17,376 72
Net in force at 31st December, 1883	$ 18,449,339	$ 199,919 45

*A further amount of re-insurance under losses of previous years is due by the Manhattan Fire Insurance Company.

CITIZENS'—*Continued.*

Canada Fire and Marine.

Gross in force on 31st December, 1883, being 3 year risks still in force, estimated at one-tenth of amount in force on 31st December, 1882	$ 274,894	$ 1,649 24
Deduct re-insured, estimated at one-tenth of gross re-insurance on 31st December, 1882	33,226	190 03
Net in force on 31st December, 1883	$241,668	$1,459 21
Total net in force, Citizens' and Canada Fire and Marine, 31st December, 1883	$ 18,691,007	$ 201,378 66

(*Accident Risks in Canada.*)

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	1,680	$ 2,056,725	$ 18,035 98
Taken during the year	2,399	3,615,375	19,078 48
Total	4,079	5,672,100	37,114 46
Deduct terminated	2,909	3,784,700	24,733 27
Gross in force at end of year	1,170	1,887,400	12,376 19
Deduct re-insured	.....	98,000	664 34
Net in force at 31st December, 1883	1,170	$ 1,789,400	$ 11,711 85

Total number of policies in force at date. (No return.)

Total net amount in force	$20,480,407 00
Total premiums thereon	213,090 51

ACCIDENT DEPARTMENT.

INCOME.

Net cash received for premiums	$18,162 75
Less re-insurance and return premiums	760 02
Net premium income	$17,402 73

EXPENDITURE.

Bonus to policyholders	$ 48 00
Cash paid for losses (of which $122,50 accrued in previous years)	11,908 77
Working expenses, including commission, salaries, rent, &c.	8,217 42
Total cash expenditure	$20,174 19

GUARANTEE DEPARTMENT.

INCOME.

Recovered claims	$2,000 00
Total	$2,000 00

CITIZENS'—*Continued.*

EXPENDITURE.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at $4,169)	$3,958 15	
Total net amount paid during the year for Guarantee losses		$3,958 15
Total expenditure		$3,958 15

CASH ACCOUNT.

Dr.			*Cr.*		
1882.			1883.		
Dec. 31. To balance in hand and in banks as at this date		$ 16,123 07	Dec. 31. By expenditure during year—		
1883.			Fire	$207,250 21	
Dec. 31. " Income as above—			Accident	20,174 19	
Fire	$191,774 53		Guarantee	3,958 15	
Accident	17,402 73				$231,382 55
Guarantee	2,000 00		" Cash deposited in Court suspense account		275 37
		211,177 26	" Sundries to balance		15 68
" Loan Account — Credit from Bank during the year.		17,958 83	" Balance in hand and in banks as at this date		13,585 56
		$245,259 16			$245,259 16

Subscribed and sworn to 13th March, 1884, by

HENRY LYMAN, *President.*
GERALD E. HART, *General Manager.*

(Received 14th March, 1884.)

The following is a statement for the whole business of the Company, embracing the Fire, Guarantee, Accident and Life branches:—

ASSETS.

Fire, Guarantee and Accident	$246,192 26
Life (see Life statement)	177,305 44
Total assets	$423,497 70

LIABILITIES.

Fire, Guarantee and Accident	$192,148 95
Life	166,080 26
Total liabilities (except paid up capital)	$358,229 21
Capital stock paid up in cash	$71,320 50
Calls on stock in course of payment	6,669 98
Total	$77,990 48

CITIZENS'—*Concluded.*

INCOME.

Fire	$191,774 53
Guarantee	2,000 00
Accident	17,402 73
Life	51,511 21
Total cash income	$262,688 47

EXPENDITURE.

Fire	$207,250 21
Guarantee	3,958 15
Accident	20,174 19
Life	35,145 21
Total cash expenditure	$266,527 76

THE CITY OF LONDON FIRE INSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—HENRY E. KNIGHT, | *Secretary and General Manager*, L. C. PHILLIPS.

Principal Office—101 Cheapside, London, Eng.

Agent in Canada—W. R. OSWALD. | *Head Office in Canada*—Montreal.

Organized or Incorporated, 9th February, 1881. Commenced business in Canada September 1st, 1881.

CAPITAL.

Amount of capital authorized and subscribed for	$9,733,333 33
Amount paid up in cash	973,333 33

ASSETS IN CANADA.

Dominion 4 per cent. stock in deposit with Receiver-General, par value, $102,200.00; market value		$102,200 00
Cash on hand at head office in Canada		4,763 37
Cash in Banks, viz.:—		
Union Bank of Lower Canada	$2,268 53	
Bank of Nova Scotia	367 44	
Federal Bank	2,596 94	
Total		5,232 91
Agents' balances (cash in Chief Agents' hands)		8,390 66
Sundry, viz.:—		
Plans and stationery	$3,735 63	
Office furniture	387 83	
Stamps	9 00	
Office fixtures	780 69	
		4,913 15
Total assets		$125,500 09

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due	$ 5,448 35	
do do claimed but not adjusted	21,797 22	
Total net amount of unsettled claims for losses in Canada		$27,245 57
Reserve of unearned premiums for all outstanding risks in Canada		87,444 65
Due and accrued for salaries, &c.		997 12
Miscellaneous claims, viz.:—		
Printing and advertising, $17.75; plans, $327,57; furniture, $3.21; agents' advertising, &c., $27.21; subscription to Insurance Society, $3.00; stationery, &c., $73.50; office fixtures, $27.23; taxes, $7.88; sundries, $9.33		496 68
Total liabilities in Canada		$116,186 02

CITY OF LONDON—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$171,948 37	
Deduct re-insurance, rebate, abatement and return premiums	22,283 11	
Net cash received for said premiums		$149,665 26
*Received for interest and dividends		4,200 00
Interest on Bank account		76 51
Total income in Canada		$153,941 77

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $21,052.85)		$20,854 16	
Paid for losses occurring during the year		$62,167 95	
Deduct savings and salvage	$ 38 19		
Deduct re-insurance	825 47		
Total deductions		863 66	
Net amount paid during the year for said loses		$61,304 29	
Total net amount paid during the year for losses in Canada			$82,158 45
Commission or brokerage			26,839 91
Salaries, fees and all other charges of officials in Canada			2,874 94
Taxes in Canada			1,039 80
Miscellaneous payments, viz. :— Postages, telegrams and petties, $1,528.66; advertising, $1,077.55; plans, $687.80; adjustment expenses, $354.85; travelling expenses, $637.38; legal expenses, $55.77; printing and stationery, $1,386.75; rent, $400; telephone, $50; subscriptions to Board of Underwriters, Insurance Exchange, &c., $431.74; subscriptions to mercantile agencies, $160; office furniture and fixtures, $217.48; fuel, $49.75			7,037 73
Total expenditure in Canada			$119,950 83

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Policies in force at date of last statement	3,672	$7,254,242	$117,071 16
Policies taken during the year—new	4,833	8,821,911	127,333 97
do do —renewed	1,133	2,515,347	44,585 55
Total	9,638	$18,591,500	$288,990 68
Deduct terminated	3,447	8,001,980	115,116 48
Gross in force at end of year	6,191	$10,589,520	$173,874 20
Deduct re-insured	.....	638,125	7,841 82
Net in force 31st December, 1883	6,191	$9,951,395	$166,032 38

Total number of policies in force in Canada at date	6,191	
Total net amount in force		$9,951,395 00
Total premiums thereon		166,032 38

Subscribed and sworn to, 28th February, 1884, by

W. R. OSWALD.

(Received, 1st March, 1884).

*Paid direct to head office in London.

CITY OF LONDON—*Continued.*

General Business Statement for the Year ending 31st March, 1884.

(*Abstracted from Directors' Report, London, Eng.*, 22nd *May*, 1884.)

The premiums received, after deduction of re-assurances and returns, amount to £298,862 8s. 9d.

The losses paid and outstanding are £193,190 12s. 9d., being 64.64 per cent. of the premium income.

Considering the unfavorable conditions of Insurance business, which have prevailed during the year under review, the present statement of accounts is more favorable than might have been anticipated; and it is hoped that the readjustment of rates, both at home and abroad, will tend to bring premiums more fairly into proportion to risks incurred, and enable the Directors to look forward with confidence to an improved business in the future.

The surplus on the year's operations is £30,934 8s. 8d., out of which the Directors recommend that a dividend of 3 per cent., free of income tax, be declared on the paid-up capital of the Company, for the year ending 31st March, 1884, payable on the 12th June. This will absorb £6,000, leaving a balance of £24,934 8s. 8d. to be carried to the credit of the new account.

Revenue Account—For the Year ending 31st March, 1884.

Dr.	£	s.	d.		*Cr.*	£	s.	d.
To Balance of last year's account...	10,867	13	6	By	Fire losses (home and foreign) paid and outstanding, after deduction of re-insurances.....	193,190	12	9
Fire premiums received, after deduction of re-insurances and returns.....	298,862	8	9		Fire commission (home and foreign) including agents' commission on profits on 1882-3 business	67,234	0	11
Interest on investments.....	9,177	2	6		Branch and agency expenses (home and foreign) including salaries and allowances to branch managers, and travelling expenses	8,596	17	9
Profit on securities realized.....	57	3	11		Expenses of management, including Directors' and Auditors' fees, and salaries at the head office.....	6,973	9	10
Transfer fees and other receipts.	78	2	6		Rent and rates	1,355	11	11
					Advertising, printing, stationery, postages and office expenses.....	1,744	14	1
					Fire brigade and salvage corps assessments, surveyors', solicitors' and notary's charges.....	289	0	1
					Bad debts.....	57	7	7
					Ten per cent. written off furniture and fittings.....	308	19	5
					Twenty per cent. written off preliminary and organization expenses	3,642	14	10
					Income and state taxes (home and foreign).....	4,714	12	7
					Balances, as per balance sheet...	30,934	8	8
	£319,042	11	2			£319,042	11	2

CITY OF LONDON—*Concluded.*

Balance Sheet—31st March, 1884.

LIABILITIES.

Dr.		£	s.	d.
To shareholders' capital, £2,000,000 0 0 of which is paid up		200,000	0	0
Reserve fund		50,000	0	0
Revenue account		30,934	8	8
Outstanding Fire losses	£41,247 15 8			
Sundry creditors (since paid)	2,098 19 11			
		43,346	15	7
Bills payable		2,851	0	9
Unclaimed dividends		15	10	0
		£327,147	15	0

ASSETS.

Cr.		£	s.	d.
By Investments—				
*In United States and Canadian Government Securities		152,815	3	0
In Colonial Government Securities		42,518	15	0
In Foreign Government Securities		23,141	19	8
In Railway Preference Stock		12,443	17	6
Mortgages on property within the United Kingdom		7,000	0	0
Cash on deposit	£15,000 0 0			
" at Bankers and in hand	8,034 0 9			
		23,034	0	9
Bills receivable		2,126	8	4
Branch and agents' balances		51,519	12	0
Interest accrued		2,481	14	3
Furniture and fittings at head office and branches		2,780	14	8
Preliminary and organization expenses, balance		7,285	9	10
		£327,147	15	0

*These Securities are deposited in the United States and in Canada, under local laws, for the security of Policy-holders in those countries.

THE COMMERCIAL UNION ASSURANCE COMPANY OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Chairman—W. MIDDLETON CAMPBELL, Esq. | *Secretary*—SAMUEL J. PIPKIN.

Principal Office—London, England. Incorporated 28th September, 1861.

Agent in Canada—FRED. COLE. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, 11th September, 1863.)

CAPITAL.

Amount of capital authorized and subscribed for	£2,500,000 stg.,	$12,166,666 67
do paid up in cash	250,000 "	1,216,666 67

ASSETS IN CANADA (FIRE DEPARTMENT.)

Stocks, bonds, &c., held by the Company, viz.:—

	Par value.	Market value.
Canada 5 per cent. for Fire Branch	$ 50,613 33	$ 51,625 60
do 4 do do	55,966 67	58,765 00
Total par and market value	$ 106,580 00	$ 110,390 60

Carried out at market value		$ 110,390 60
The above being in deposit with the Receiver-General.		
Cash on hand at head office in Canada		916 98
Cash in Banks, viz.:—		
Bank of Montreal	$ 1,839 50	
Bank of British North America	3,378 45	
Merchants' Bank of Canada	2,834 58	
Canadian Bank of Commerce	3,818 83	
Total		11,871 36
Agents' balances		11,565 31
Approximate value of block plans and other agency plant		1,900 00
Total assets in Canada (exclusive of assets of Life Branch)		$ 136,644 25

LIABILITIES IN CANADA (FIRE DEPARTMENT.)

Net amount of fire losses in Canada claimed but not adjusted	$ 18,145 65	
do do reported or supposed but not claimed	3,580 28	
	$ 21,725 93	
Net amount of fire losses resisted, viz.:—		
In suit	2,766 71	
Total net amount of unsettled claims for fire losses in Canada		$ 24,492 64
Reserve of unearned premiums for all outstanding fire risks in Canada		169,873 69
Total liabilities in Canada		$ 194,366 33

COMMERCIAL UNION—*Continued.*

INCOME IN CANADA.

For Fire Risks in Canada.

Gross cash received for premiums	$351,243 62	
Deduct re-insurance, rebate, abatement and return premiums	56,735 35	
Net cash received for fire premiums		$294,508 27
Received for dividends paid direct to head office, England		4,769 34
Interest on bank account		106 72
Total cash income in Canada		$299,384 33

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $39,534.54)	$34,305 25	
Deduct amount received for re-insurances	4,187 50	
Net amount paid during the year for said losses	$30,117 75	
Paid for losses during the year	$260,219 01	
Less received for re-insurance	35,593 13	
Net amount paid for said losses	$224,625 88	
Total net amount paid during the year for fire losses		$254,743 63
Commission or brokerage		52,480 80
Taxes in Canada		1,763 64
Adjustment fees and expenses, insurance superintendence, legal charges, block plans, Board of fire underwriters, printing, stationery, advertising and other sundry agency charges		4,149 76
Total cash expenditure in Canada		$313,137 83

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	14,962	$33,121,877	$390,476 35
Taken during the year—new	6,951	18.552,010	197,416 69
do do renewed	6,375	12,889,486	156,121 40
Total	28,288	$64,563,373	$744,014 44
Deduct terminated	11,815	29,299,272	330,635 88
Gross in force at end of year	16,473	$35,264,101	$413,378 56
Deduct re-insured	.....	2,343,302	30,958 39
Net in force at 31st December, 1883	16,473	$32,920,799	$382,420 17

Total number of policies in force in Canada at date	16,473	
Total net amount in force		$32,920,799 00
Total premiums thereon		382,420 17

Subscribed and sworn to, 1st March, 1884, by

FRED COLE.

(Received 3rd March, 1884.)

COMMERCIAL UNION—*Continued.*

General Business Statement for the Year ending 31st December, 1883.

(*Abstracted from Directors' Report, London, Eng., February*, 1884.)

Fire Department:—The net premiums of 1883 amounted to £746,091, and the losses paid and outstanding to £494,746, being 66¼ per cent. of the premium income.

From the profits of this department the sum of £15,000 has been carried to profit and loss, and after providing for outstanding losses, the Fire Fund stands at £547,640 17s. 10d.

Marine Department:—The net premiums received were £204,956, and the losses paid and outstanding amounted to £151,716.

From the profits of this department the sum of £25,000 has been carried to profit and loss, and after providing for outstanding losses, the Marine Fund stands at £218,726 19s. 11d.

Profit and Loss:—The Directors recommend that the balance be apportioned as follows:—

To payment of dividend at 10 per cent., free of income tax.....	£ 25,000	0	0
(Making 15 per cent. for the year, including the interim dividend.)			
To balance carried forward to 1884.....	25,714	0	5
	£ 50,714	0	5

Revenue Accounts, from 1st January to 31st December, 1883.

FIRE DEPARTMENT.

Dr.

	£	s.	d.
To amount of Fire Fund at the beginning of the year.....	515 960	6	3
Premiums received, after deduction of re-insurances.....	746,091	10	6
Interest	17,834	16	2
	£1,279,886	12	11

Cr.

	£	s.	d.
By losses paid and outstanding, after deduction of re-insurances.....	494,746	4	8
Commission and brokerage.....	125,729	4	1
Contributions to fire brigades...	4 275	13	9
State charges—foreign	8,136	14	6
Expenses of management.....	84,188	18	5
Agents' balances irrecoverable..	168	19	8
Amount to profit and loss.....	15,000	0	0
Amount to Fire Fund at the end of the year.....	547,640	17	10
	£1,279,886	12	11

MARINE DEPARTMENT.

Dr.

	£	s.	d.
To amount of Marine Fund at the beginning of the year.	207,760	8	4
Premiums received, after deduction of re-insurances, discounts and returns.....	204,956	6	3
Interest	6,700	11	0
	£419,417	5	7

Cr.

	£	s.	d.
By losses paid and outstanding, after deduction of re-insurances.....	151,716	4	6
Subscription to Lloyd's and register books	858	1	5
Expenses of management and commission	20,115	19	9
Bonus to underwriter.....	3.000	0	0
Amount to profit and loss.....	25,000	0	0
Amount of Marine Fund at the end of the year.....	218,726	19	11
	£419,417	5	7

COMMERCIAL UNION—*Concluded.*

Profit and Loss Account, from 1st January to 31st December, 1883.

Dr.	£	s.	d.	*Cr.*	£	s.	d.
To balance of last year's account ..	30,921	14	0	By dividend paid 14th March	25,000	0	0
Interest and dividends not carried to departmental accounts	19,371	19	2	Interim dividend paid 14th September.....	12,500	0	0
Profit from Fire department....	15,000	0	0	Directors and auditors.....	8,315	0	0
do Life do	25,200	0	0	Expenses not carried to departmental accounts.....	18,998	5	3
do Marine do	25,000	0	0	Balance.....	50,714	0	5
Transfer fees.....	33	12	6				
	£115,527	5	8		£115,527	5	8

Balance Sheet, 31st December, 1883.

Dr.		£	s.	d.	*Cr.*	£	s.	d.
To shareholders' capital.....		250,000	0	0	By life investments and outstanding accounts as per separate balance sheet.....	834,221	14	2
General reserve fund.....		200,000	0	0	Mortgages on property within the United Kingdom.....	140,109	10	7
Investment reserve fund		1,878	17	1	Investments—			
Fire Fund.....		547,640	17	10	British Government securities	146,463	6	11
Life account, as per separate balance sheet.....		834,221	14	2	Indian and Colonial Government securities.....	32,211	17	6
Marine Fund.....		218,726	19	11	Foreign Government securities.....	34,450	10	6
Profit and loss account.....		50,714	0	5	*Canadian, United States, Belgian and Brazilian Government securities and railway bonds	308,133	10	10
Bills payable		7,680	12	0	Railway and other debentures and debenture stocks	65,422	7	7
Unclaimed dividends		233	5	0	Railway and other preference stocks and shares....	23,028	15	11
Fire deposits.....		157	0	0	Freehold offices, Cornhill, and branch premises	206,145	3	6
Survey fee.....		15	15	0	Office furniture	4,000	0	0
Suspense account.....		14	6	5	Loans upon personal security	14,599	2	2
		2,111,283	7	10	Branch and agency balances.	213,343	11	10
Outstanding fire losses.....	£133,175 0 0				Fire losses due from other companies	15,972	18	1
Amounts due to other companies.....	5,976 8 10				Outstanding Marine premiums	19,444	16	5
Outstanding marine losses..	6,720 0 0	145,871	8	10	do interest.....	1,591	18	1
					Cash—			
					On deposit...£106,096 2 5			
					Bankers' current accounts 82,441 15 2			
					In hand. 127 3 5	188,665	1	0
					Bills receivable.....	8,718	17	9
					Stamps in hand.....	584	15	10
					Suspense account	46	18	0
		£2,257,154	16	8		£2,257,154	16	8

*These are sums which, under local laws, or by contract, are specifically deposited in Canada and in foreign countries, as a security to holders of policies issued in such countries respectively.

THE FIRE INSURANCE ASSOCIATION (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—Col. KINGSCOTE, C.B., M.P. | *General Manager*—WM. P. CLIREHUGH.

Principal Office—London, England.

Agent in Canada—WM. ROBERTSON. | *Head Office in Canada*—Montreal.

(Organized or incorporated, 18th March, 1880; commenced business in Canada, December, 1880.)

CAPITAL.

Amount of capital authorized and subscribed for	$4,866,666 67
Amount paid up in cash	973,333 33

ASSETS IN CANADA.

Canada 4 per cent. stock in deposit with Receiver-General	$100,000 00
Cash on hand at head office in Canada	24 33
Cash in Bank of Montreal	1,512 74
Agents' balances	16,148 63
Bills receivable held by the Company	153 34
Office furniture (cash value $1,900)	1,200 00
Total assets in Canada	$119,039 04

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due	$6,405 52	
do do claimed but not adjusted	1,000 00	
	7,405 52	
Net amount of losses in Canada resisted—In suit	4,187 91	
Total amount of unsettled claims for losses in Canada		$11,593 43
Reserve of unearned premiums for all outstanding risks in Canada		81,273 95
Total liabilities in Canada		$92,867 38

INCOME IN CANADA.

Gross cash received for premiums	$135,427 98	
Deduct re-insurance, rebate, abatement and return premiums	26,111 85	
Net cash received for said premiums		$109,316 13
*Received for interest on deposit		4,000 00
Interest on bank account		4 40
Transfer fees		8 50
Total income in Canada		$113,329 03

*Paid direct to the head office in London.

FIRE INSURANCE ASSOCIATION—*Continued.*

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $9,365.00)	$10,694 64		
Deduct amount received for re-insurances	1,578 02		
Net amount paid during the year for said losses		$9,116 62	
Amount paid for losses occurring during the year	$97,632 85		
Deduct amount received for re-insurance	9,952 49		
Net amount paid during the year for said losses		87,680 36	
Total net amount paid during the year for losses in Canada			$96,796 98
Commission or brokerage in Canada			16,490 88
Salaries, fees and all other charges of officials in Canada			8,561 69
Taxes in Canada			1,077 99
Miscellaneous payments, viz.:—Agency charges, $1,697.06; advertising, $961.29; rents, $753.94; printing and stationery, $1,856.11; travelling expenses, $830.41; Insurance Boards, $474.59; plans, $704.98; office furniture, $228.57; legal expenses, $166.50; sundry expenses, $276.00			7,949 45
Total expenditure in Canada			$130,876 99

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$11,180,478	$123,407 61
Policies taken during the year—new	10,151,254	99,864 37
do do renewed	3,247,521	39,286 45
Total	$24,579,253	$262,558 43
Deduct terminated	9,481,271	101,508 41
Gross in force at the end of the year	$15,097,982	$161,050 02
Deduct re-insured	1,575,173	13,527 75
Net in force at 31st December, 1883	$13,522,809	$147,522 27

Total number of policies in force in Canada	.No return.	
Total amount in force		$13,522,809 00
Total premiums thereon		147,522 27

Subscribed and sworn to, 28th February, 1884, by

WILLIAM ROBERTSON.

(Received, 1st March, 1884.)

General Business Statement for Year ending 31st December, 1883.

(*Abstracted from Directors' Report, London, Eng., 3rd April,* 1884.)

The Directors, in submitting the report and accounts for the twelve months ending 31st December, 1883, regret to have to record a year of numerous fires, both at home and abroad. The gross premiums for the year amounted to £298,480 7s. 4d.; and, deducting premiums paid to other companies for re-insurance, £54,350 10s. 6d., the net income is £244,129 16s. 10d. The losses paid and outstanding for the same period amounted to £180,542 9s. 5d., or 73·95 per cent. of the net premiums, and have been found to be, for the most part, on risks of a superior character. After

FIRE INSURANCE ASSOCIATION—*Concluded.*

provision for all outstanding losses, expenses, commissions, State and other taxes at home and abroad, there remains a balance at credit of the Company of £20,373 14s. 8d. The Directors propose to carry this amount forward to 1884, and therefore do not recommend any dividend. In coming to this decision they feel they are not only studying the best interests of the Association, but in the course proposed they will have the support of the shareholders. The funds of the Company will stand thus:—Paid-up capital, £200,000; reserve fund, £50,000; balance to 1884, £20,373 14s. 8d.; besides an uncalled capital of £300,000, giving a total security of £1,070,373 14s. 8d.

Account of Income and Expenditure for Year ending 31st December, 1883.

		£	s.	d.
Balance forward from 1882, after payment of the dividend, to 31st December		33,572	4	2
Premiums	£298,480 7 4			
Less re-insurances	54,350 10 6			
		244,129	16	10
Interest on investments, transfer fees, &c		7,313	14	9
		£285,015	15	9

	£	s.	d.
Losses paid and outstanding at 31st December, 1883	180,542	9	5
Commissions, head office, home and foreign branches, including contingent commission on 1882 business	37,196	3	3
General expenses, including salaries at head office and home and foreign branches, State and national taxes, rents, printing and stationery, &c	46,022	14	10
Income tax	880	13	7
Balance carried to balance sheet	20,373	14	8
	£285,015	15	9

Balance Sheet.

		£	s.	d.
Capital, £1,000,000, in 100,000 shares of £10 each, paid-up £2 per share		200,000	0	0
Reserve fund		50,000	0	0
Losses outstanding at 31st December	£ 32,367 8 8			
Other liabilities	124 19 10			
		32,492	8	6
Balance from income and expenditure account		20,373	14	8
		£302,866	3	2

	£	s.	d.	£	s.	d.
Investments, taken at cost price:—						
Railway preference, debenture and ordinary stocks	19,859	12	5			
In United States	172,298	4	8			
Canadian and other colonial bonds	40,254	17	3			
				232,412	14	4
Cash in hand and at banks, head office, and home and foreign branches, current and deposit				15,688	9	11
*Premiums in course of collection				2,587	7	11
Outstanding interest				2,213	18	2
*Branch and agents' and guarantee accounts outstanding				49,963	12	10
				£302,866	3	2

*These are, with few exceptions, since paid.

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

hairman—JOHN G. TALBOT, M.P. | *Manager*—F. J. MARSDEN.

Principal Office—London, England. Organized, 1821.

Agents in Canada—ROBERT SIMMS & Co. and GEORGE DENHOLM.

Head Office in Canada—Montreal.

(Commenced business in Canada, 1st May, 1869.)

CAPITAL.

mount of joint stock capital authorized and subscribed for	£2,000,000 stg.	$9,733,333 33
mount paid up in cash	1,000,000	4,866,666 67

ASSETS IN CANADA.

	Par value.	Market value.	
Bonds in deposit with Receiver-General, viz.:—			
anada 4 per cent. guaranteed loan	$41,366 67	$46,951 17	
ntercolonial Railway 5 per cent. guaranteed loan	53,533 33	60,225 00	
Total par and market value	$94,900 00	$107,176 17	
Carried out at market value			$107,176 17
Cash on hand at head office in Canada			3,985 81
Cash in Bank of British North America			6,678 12
Total assets in Canada			$117,840 10

LIABILITIES IN CANADA.

Reserve of unearned premiums for all outstanding fire risks in Canada	$57,314 54
Total liabilities in Canada	$57,314 54

INCOME IN CANADA.

Gross cash received for fire premiums	$106,989 29	
Deduct re-insurance, rebate, abatement and return premiums	9,204 53	
Net cash received for fire premiums		$97,784 76
*Received for dividends on stock		4,331 33
Total cash income in Canada		$102,116 09

EXPENDITURE IN CANADA.

Paid for losses occurring during the year		$38,910 98	
Deduct savings and salvage	$106 25		
Deduct amount received for re-insurances	64 50		
Total deductions		170 75	
Net amount paid during the year for fire losses			$38,740 23
Commission or brokerage			18,436 16
Taxes			1,813 50
Miscellaneous payments			1,770 43
Total cash expenditure in Canada			$60,760 32

*Deposited with Receiver-General for fire, the interest of which is paid direct to the head office in London.

GUARDIAN FIRE AND LIFE—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	4,009	$9,572,475	$88,695 05
Taken during the year—new.....	2,455	6,494,224	61,682 69
do do renewed.....	2,032	4,602,814	45,306 60
Total.....	8,496	$20,669,513	$195,684 34
Deduct terminated.....	3,485	9,045,780	77,964 06
Gross in force at end of year.....	5,011	$11,623,733	$117,720 28
Deduct re-insured.....	.....	335,526	3,091 21
Net in force at 31st December, 1883.....	5,011	$11,288,207	$114,629 07

Total number of policies in force in Canada at date 5,011
Total net amount in force.....$11,288,207 00
Total premiums thereon..... 114,629 07

Subscribed and sworn to, 28th February, 1884, by

GEORGE DENHOLM.

(Received, 1st March, 1884.)

General Business Statement for the Year ending 31st December, 1882.

(*Abstracted from Directors' Report, 6th June,* 1883.)

Fire Department :—The fire premiums, after deducting re-insurances, amounted to £312,794 15s. 7d., being an increase of £28,841 over last year, and the losses to £234,901 4s. 11d., being 75 per cent. of the premiums. These excessive losses have, as was the case last year, fallen more heavily on the home than on the foreign business. The experience of this Company, not being exceptional, will, it is hoped, tend to bring about a diminution of competition and higher rates of premium. After adding £13,000 to the Premium Reserve Fund for unexpired policies, the fire account shows a loss of £13,058 14s. 6d., which has been debited to the Fire General Reserve Fund. The Directors recommend that in addition to this sum a further sum of £7,941 5s. 6d. be taken from the Fire General Reserve Fund and transferred to the Shareholders' Account.

The Premium Reserve Fund to cover unexpired policies will then stand at £140,500, and the Fire General Reserve Fund, thus reduced, at £262,000. There will be, therefore, an aggregate fund (apart from the Shareholders' Capital) of £402,500 to meet fire claims.

GUARDIAN FIRE AND LIFE—*Continued.*

FIRE ASSURANCE REVENUE ACCOUNT.

	£ s. d.	1882. £ s. d.
Amount of fire assurance fund at the beginning of the year, after deducting the sum of £3,288 9s. 1d. transferred to shareholders' account, by order of the annual general meeting of 7th June, 1882, viz.:—		
General reserve fund	283,000 0 0	
Premium reserve due to policies unexpired on 31st December, 1881	127,500 0 0	
		410,500 0 0
Premiums received, after deduction of re-assurances		312,794 15 7
Interest and dividends		14,938 8 5
		£738,233 4 0

	£ s. d.	1882. £ s. d.
Losses by fire, after deduction of re-assurances		234,901 4 11
Expenses of management		41,143 2 9
Commission		51,568 10 3
Agents' bad debts		179 0 7
Amount of fire assurance fund at the end of the year, as per separate balance sheet of the fire assurance fund, viz.:—		
Premium reserve due to policies unexpired on 31st December, 1882	140,500 0 0	
General reserve fund	262,000 0 0	
To be transferred from general reserve fund towards dividend for 1883	7,941 5 6	
		410,441 5 6
		£738,233 4 0

SHAREHOLDERS' CAPITAL REVENUE ACCOUNT.

	£ s. d.	1882. £ s. d.
Amount of shareholders' capital account at the beginning of the year viz.:—		
Shareholders' capital paid up	1,000,000 0 0	
Balance available for dividend	56,836 1 2	
		1,056,836 1 2
Transfer from fire fund, as per fire revenue account		3,288 9 1
Interest and dividends		42,798 9 11
Transfer fees		36 15 0
		£1,102,959 15 2

	£ s. d.	1882. £ s. d.
Ad Interim dividend to shareholders paid in January, 1882	25,000 0 0	
Dividend and bonus to shareholders paid in July, 1882	35,000 0 0	
		60,000 0 0
Amount of shareholders' capital account at the end of the year, viz.:—		
Shareholders' capital paid up	1,000,000 0 0	
Balance available for dividend	42,959 15 2	
		1,042,959 15 2
		£1,102,959 15 2

GUARDIAN FIRE AND LIFE—*Continued.*

BALANCE SHEET of the Guardian Fire and Life Assurance Company, on 31st December, 1882.

DR. FIRE DEPARTMENT: CR.

LIABILITIES.

	£	s.	d.
Fire assurance fund, as per fire revenue account	410,[illegible]	5	6
*Outstanding fire losses	71,3[illegible]	0	0
*Re-assurance premiums due to other companies	7[illegible]	15	1
*Commission due	2[illegible]	0	0
*Expenses of management	[illegible]	8	7
Bills payable	5[illegible]	3	6
	£497,903	12	8

ASSETS.

	£	s.	d.	£	s.	d.
Investments—						
British Government securities				74,735	5	9
Indian and Colonial Government securities				100,205	19	7
United States Government registered bonds				122,168	15	0
New London and Brazilian Bank, Rio Janeiro (Government Deposit)				1,020	0	0
Railway and other debentures and debenture stocks (British)				51,613	15	11
Railway preference stock (British)				20,794	15	10
Indian railway stocks, guaranteed by Indian Government				28,826	10	9
Salvage corps (share of houses)				1,386	2	9
Agents' balances				49,054	0	10
Re-assurance premiums due from other companies				3,525	15	11
Outstanding interest, accrued but not due				4,424	19	2
Cash—On deposit	10,422	6	6			
In hand and on current account	21,623	14	5			
				32,046	0	11
Bills receivable—Agents' and branch office remittances				8,101	10	3
				£497,903	12	8

*These items are included in the corresponding items of the fire revenue account.

GUARDIAN FIRE AND LIFE—*Concluded.*

SHAREHOLDERS' CAPITAL ACCOUNT AND ANNUITY AND ENDOWMENT FUND ACCOUNT.

	£	s.	d.		
Shareholders' capital, paid up	1,000,000	0	0		
Balance, available for future dividend	42,959	15	2		
Total, as per account No. 3	1,042,959	15	2		
Annuity and endowment fund, as per account No. 4	5,179	13	4		
*Unpaid dividends and bonuses to shareholders	4,513	15	3		
				£1,052,653	3 9
Life department				1,440,316	1 9
Grand total				£2,990,872	18 2

	£	s.	d.					
Mortgages on property within the United Kingdom				458,401	15	4		
Mortgages of life interest, with policies				5,050	0	0		
Investments—								
Canada Dominion bonds, guaranteed by British Government				93,196	19	10		
Colonial Government securities				72,531	10	1		
United States registered bonds				60,421	13	0		
Indian railway debenture stock, guaranteed by Indian Government				25,000	0	0		
Railway and other debentures and debenture stocks (British)				192,221	8	3		
House property (freehold offices)				31,965	0	0		
Terminable rent charges on land				49,976	3	10		
Charges on local and public rates				10,774	1	4		
Life interests and reversions purchased				20,381	1	1		
Leasehold ground rents				10,907	0	11		
Loan on English railway stock				5,000	0	0		
	£	s.	d.					
Outstanding interest accrued but not due	13,103	5	1					
Outstanding interest in arrear (since paid)	3,010	13	5					
				16,113	18	6		
Cash—On current account				712	11	7		
							£1,052,653	3 9
Life department							1,440,316	1 9
Grand total							£2,990,872	18 2

*This item is included in the corresponding item of the shareholders' capital revenue account.

NOTE.—In accordance with the Company's deed of settlement, the accounts of the life assurance fund, the fire assurance fund, and the shareholders' capital and annuity and endowment funds are kept as distinct accounts, and the respective assets are invested in the names of separate sets of trustees.

HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—GEO. L. CHASE. | *Secretary*—C. B. WHITING.

Principal Office—Hartford, Conn., U. S. Organized, May, 1810.

General Agents in Canada—WOOD & EVANS, Montreal.

(Commenced business in Canada, 1836.)

CAPITAL.

Amount of capital authorized	$3,000,000 00
Paid up in cash	1,250,000 00

ASSETS IN CANADA.

Stock and bonds in deposit with Receiver-General :—

	Par value.	Market value.
United States Reg. 4½ per cent. bonds	$ 55,000 00	$ 63,181 25
Ontario Bank stock, shares 271	5,420 00	5,528 40
Bank of Montreal stock, shares 100	20,000 00	35,300 00
Total par and market value	$ 80,420 00	$ 104,009 65

Carried out at market value		$ 104,009 65
Agents' balances		4,863 93
Total assets in Canada		$ 108,873 58

LIABILITIES IN CANADA.

Net amount of fire losses in Canada, adjusted but not due, and claimed but not adjusted	$ 12,234 44	
Total net amount of unsettled claims for fire losses in Canada		$ 12,234 44
Reserve of unearned premiums for all outstanding fire risks in Canada		74,066 98
Total liabilities in Canada		$ 86,301 42

INCOME IN CANADA.

Net cash received for fire premiums	$ 131,132 58
do interest and dividends	3,390 00
Total cash income in Canada	$ 134,522 58

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $2,063.85)		$ 2,191 71	
Paid for fire losses occurring during the year	$ 70,821 93		
Deduct amount received for re-insurances	1,598 50		
Net amount paid for said losses		69,223 43	
Total net amount paid during the year for fire losses			$ 71,415 14
do for commission or brokerage			16,532 95
do for salaries, fees, &c.			4,765 51
do for taxes in Canada			638 53
Total cash expenditure in Canada			$ 93,352 13

HARTFORD FIRE—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	8,431	$ 10,688,292	$ 105,396 50
Taken during the year, new and renewed	9,040	14,031,520	131,132 58
Total	17,471	$ 24,719,812	$ 236,529 08
Deduct terminated.....	6,535	10,615,120	95,470 25
Gross and net in force at 31st December, 1883	10,936	$ 14,104,692	$ 141,058 83

Total number of policies in force in Canada at date..... 10,936
Total net amount in force.....$14,104,692 00
Total premiums thereon..... 141,058 83

Subscribed and sworn to, 18th January, 1884, by

F. W. EVANS.

(Received 19th January, 1884.)

GENERAL BUSINESS.

(*Statement for the Year ending* 31*st December*, 1883, *as returned to the Insurance Commissioner for the State of Connecticut.*)

ASSETS.

Real estate.....	$ 664,675 60
Loans on bonds and mortgages.....	968,090 28
Interest accrued thereon.....	17,682 66
Stocks and bonds, par value, $1,453,400; market value.....	1,850,425 25
Loans on stocks, bonds, &c.....	449,000 00
Interest due and accrued.....	7,485 84
Cash in hand and in banks.....	223,333 03
Gross premiums in course of collection.....	341,095 73
Other assets.....	19,451 43
Total assets.....	$4,541,239 82

LIABILITIES.

Net amount of unpaid losses.....	$ 259,982 07
Unearned premiums.....	1,661,661 84
Other liabilities.....	36,000 00
Total liabilities, excluding capital stock.....	$1,957,643 91
Capital stock paid up in cash.....	$1,250,000 00
Surplus beyond liabilities and capital stock.....	1,333,595 91

INCOME.

Net cash received for premiums.....	$2,304,438 17
Interest and dividends.....	187,311 47
Other income.....	29,448 62
Total cash income.....	$2,521,198 26

HARTFORD FIRE—*Concluded.*

EXPENDITURE.

Net amount paid for losses	$1,377,716 55
Dividends to stockholders	250,000 00
Commission or brokerage	343,445 30
Salaries, fees and other charges of officials	126,780 84
Taxes	35,511 65
Miscellaneous	200,338 15
Total cash expenditure	$2,333,792 49

RISKS, PREMIUMS.—FIRE RISKS.

Written or renewed during the year—amount	$215,994,435 00
Premiums thereon	2,607,999 22
Net in force 31st December, 1883	264,117,145 00
Premiums thereon	3,193,318 75

Subscribed and sworn to, by

GEO. L. CHASE,
President.

C. B. WHITING,
Secretary.

HARTFORD, CONN., 12th January, 1884.

THE IMPERIAL INSURANCE COMPANY OF LONDON.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Chairman—EDWARD HUTH, Esq. | *General Manager*—E. COZENS SMITH.

Principal Office—London, England. Organized, A.D. 1803.

Agents in Canada—RINTOUL BROS. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, A.D. 1864.)

CAPITAL.

Amount of joint stock capital authorized	£1,600,000 stg.	$7,786,666 67
Amount subscribed for	1,200,000 "	5,840,000 00
Amount paid up in cash	700,000 "	3,406, 66 67

ASSETS IN CANADA.

Stocks and bonds held by the Company:

	Par value	Market value.
Canada 4 per cent. stock	$ 51,587 00	$ 53,134 61
Canada 5 per cent stock (inscribed 1885)	48,667 00	49,153 67
Total par and market value	$100,254 00	$102,288 28

Carried out at market value (deposited with Receiver-General)	$102,288 28
Cash on hand at head and branch offices in Canada	20,422 68
Total assets in Canada	$122,710 96

LIABILITIES IN CANADA.

Net amount of losses in Canada, reported or supposed, but not claimed	$ 124 37
do do adjusted but not due	2,119 25
do do claimed but not adjusted	29,609 07
	$31,852 69
Net amount of losses in Canada resisted—In suit	8,300 00

Total net amount of unsettled claims for fire losses in Canada	$ 40,152 69
Reserve of unearned premiums for all outstanding fire risks in Canada.	111,501 04
Due and accrued for rent, &c	250 00
Total liabilities in Canada	$151,903 73

INCOME IN CANADA.

Gross cash received for fire premiums	$215,931 77
Deduct re-insurance, rebate, abatement and return-premiums	16,869 32

Net cash received for fire premiums	$199,062 45
*Add dividends on stocks deposited with Receiver-General	4,496 83
Total cash income in Canada	$203,559 28

*These are paid direct to the head office in London.

IMPERIAL—*Continued.*

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $8,300)	$ 6,892 88	
Paid for fire losses occurring during the year	$ 90,756 90	
Deduct amount received for re-insurances	5,315 50	
Net amount paid for said losses	$ 85,441 40	
Total net amount paid during the year for fire losses in Canada		$ 92,334 28
Paid for commission or brokerage		32,288 28
do salaries, fees, &c		4,698 63
do taxes in Canada		1,136 44
Miscellaneous payments, viz.:—Postages, $575.25; bank commission, $256.25; telegrams, $205.10; plans, $715.10; advertising, $461.50; stationery and printing, $583.61; travelling expenses, $458.45; rent, $500; sundries, $1,188.31; express, $11.90		4,955 47
Total cash expenditure in Canada		$ 135,413 10

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	9,600	$ 19,487,365	$ 209 601 49
Taken during the year—new	3,745	9 315,760	92,108 45
do do renewed	5,431	11,463,901	123,823 32
Total	18,776	$ 40,267,026	$ 425,533 26
Deduct terminated	8,643	19,818,120	193,339 29
Gross in force at end of year	10,133	$ 20,448,906	$ 232 193 97
Deduct re-insured	.....	643,441	8,453 63
Net in force at 31st December, 1883	10,133	$ 19 805,465	$ 223 740 34

Total number of policies in force in Canada at date	10,133
Total net amount in force	$19,805,465 00
Total premiums thereon	223,740 34

Subscribed and sworn to, 28th February, 1884, by

W. H. RINTOUL.

(Received 1st March, 1884.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

PROFIT AND LOSS.

	£ s. d.		£ s. d.
Premiums received in 1883, on £227,587,627	791,127 16 7	Losses by fire	490,438 0 4
Interest on investments	59,928 4 7	Costs of administration	227,091 12 10
Gain on sale of investments	1,456 19 10	Dividends paid to proprietors	84,000 0 0
		Bad debts	376 4 6
		Balance carried down	50,607 3 4
	£852,513 1 0		£852,513 1 0

IMPERIAL—*Concluded.*

LIABILITIES.

		£	s.	d.
Rest, 1803 to 31st Dec., 1882		767,815	2	2
Balance of profit and loss, 1803 to 31st Dec., 1883 (brought down)		50,607	3	4
Rest, 1803 to 31st Dec, 1883, brought down		818,422	5	6
Add capital stock, 1803 to 31st Dec., 1883, brought down		700,000	0	0
		1,518,422	5	6
Unsettled losses	£168,752 0 0			
Bills payable	6,583 11 3			
Unclaimed dividends	2,121 11 6			
Tradesmens' bills, &c.	1,156 6 9			
Commission and expenses due to agents	32,614 0 0			
		211,227	9	6
		£1,729,649	15	0

ASSETS.

		£	s.	d.
British Government securities		378,388	13	2
Bank of England stock		24,907	16	3
City of London bonds		23,580	0	0
Metropolitan Board of Works stock		10,175	0	0
Dock bonds and stock		71,226	10	0
General Steam Navigation Company's debentures and preference shares		19,996	0	0
Thirty "Imperial" fire office shares		2,091	15	6
Railway debenture and preference stocks		238,961	9	4
Loans secured		36,150	0	0
Freehold offices	£221,541 18 4			
Leasehold houses	6,384 17 8			
		227,926	16	0
Indian Government securities		67,425	1	3
do railway do		39,520	12	6
British Colonial do		193,040	7	4
United States do		155,732	15	1
Compulsory foreign investments		22,122	15	2
		£1,511,245	11	7
Cash at bankers		20,613	11	7
do bill brokers secured		35,000	0	0
do company's office		275	9	7
Bills receivable		10,308	3	5
Due by agents and branches		143,781	0	8
Proportions of losses due from other companies		8,425	18	2
		£1,729,649	15	0

THE LANCASHIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

General Manager—GEO. STEWART.

Principal Office—Manchester, England. Organized, 22nd June, 1852.

Agent in Canada—S. C. DUNCAN-CLARK.

Head Office in Canada—Canada Permanent Buildings, Toronto.

(Commenced business in Canada, July, 1864.)

CAPITAL.

Amount of joint stock capital authorized	$14,600,000 00
Amount subscribed for	13,140,000 00
Paid up in cash	1,314,000 00

ASSETS IN CANADA.

Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate		$ 3,000 00
Interest accrued and unpaid on said losses	$73 45	
Total interest carried out		73 45
Canada 5 per cent. stock in deposit with Receiver-General—Par value, $48,666.67 ; market value		50,126 66
Cash in deposit with Receiver-General in Dominion Bank		51,333 33
Cash on hand at head office		2,973 76
Cash in Bank of Toronto, Toronto		1,452 34
Interest accrued and unpaid on special deposit		1,058 29
Agents' balances		17,569 92
		$ 127,587 75

LIABILITIES IN CANADA.

Net amount of fire losses in Canada unsettled but not resisted	$17,831 98	
Net amount of losses resisted :—		
In suit (accrued in previous years)	3,100 00	
Not in suit	2,800 00	
Total net amount of unsettled claims for fire losses in Canada		$ 23,731 98
Reserve of unearned premiums for all outstanding fire risks in Canada		132,065 17
Total liabilities in Canada		$ 155,797 15

INCOME IN CANADA.

Gross cash received for fire premiums	$ 246,759 57	
Less re-insurance, rebate, abatement and return premiums	36,600 59	
Net cash received for premiums		$ 210,158 98
Received for interest on bonds and mortgages		184 95
Received for interest and dividends on stock		5,092 08
Interest on bank deposit		36 10
Total cash income in Canada		$ 215,472 11

LANCASHIRE—*Continued.*

EXPENDITURE IN CANADA.

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $12,947.52)		$10,631 32	
Amount paid for losses occurring during the year	$120,213 21		
Deduct amount received for re-insurance from other companies	5,901 84		
		114,311 37	
Total net amount paid during the year for fire losses in Canada			$124,942 69
Paid for commission or brokerage and bonus on profit in Canada			42,949 80
do salaries, fees, and all other charges of officials in Canada			2,500 03
do taxes in Canada			2,097 24
Miscellaneous payments, viz.: Plans, $519.80; printing, $619.68; advertising, $48.25; Canadian board fire underwriters, $198.69; Toronto ditto, $99.37; Hamilton ditto, $10.00; London ditto, $35.98; Dun, Wiman & Co., $50; fire record, $50; Ontario statutory conditions, $82.50; subscription to firemen, $25; inspection, $58.90; express charges, $53.37; cables, $68.50; postages, exchange and telegrams, $139.51; petty expenses and rent, $102.70; salvage corps, $37.00; British Columbia expenses, $42.43.			2,541 68
Total cash expenditure in Canada			$175,031 44

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	14,654	$22,775,002	$262,733 24
Taken during the year—new	5,585	12,194,041	133,033 66
do do renewed	5,132	9,369,289	113,725 91
Total	25,371	$44,338,332	$509,492 81
Deduct terminated	10,905	21,483,617	221,007 80
Gross in force at end of year	14,466	$22,854,715	$288,485 01
Deduct re-insured	.....	1,591,923	20,212 75
Net in force at 31st December, 1883	14,466	$21,262,792	$268,272 26

Total number of policies in force in Canada at date	14,466	
Total net amount in force		$21,262,792 00
Total premiums thereon		268,272 26

Subscribed and sworn to, 20th March, 1884, by

S. C. DUNCAN-CLARK.

(Received, 22d March, 1884.)

General Business for the Year ending 31st December, 1883.

FIRE ACCOUNT.

	£ s. d.		£ s. d.
Premiums received after deduction of re-assurances	591,343 19 4	Losses by fire after deduction of re-assurances	420,484 6 7
		Expenses of management	73,893 12 8
		Commission	90,862 7 7
		Surplus carried to profit and loss account	6,103 12 6
	£591,343 19 4		£591,343 19 4

LANCASHIRE—*Concluded.*

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account	379,862	15	7	Dividends to shareholders, including that due 21st January, 1884	27,436	4	0
Interest and dividends	26,264	2	11	Foreign State taxes	6,074	12	2
Surplus from fire business	6,103	12	6	Cost of running off cancelled continental business	52,173	0	0
				London and Staffordshire purchase	2,908	0	0
				Fire insurance fund... £ 177,827 s. 0 d. 0			
				General reserve fund 145,811 14 10			
					323,638	14	10
	£412,230	11	0		£412,230	11	0

Balance Sheet, 31st December, 1883.

LIABILITIES.

	£	s.	d.	£	s.	d.
Shareholders' capital				272,908	0	0
Fire insurance and reserve funds				323,638	14	10
Life assurance fund				637,576	12	4
				£1,234,123	7	2
Claims under life policies admitted, but not yet paid	15,069	12	5			
Outstanding fire losses	100,981	10	2			
Dividends due to shareholders, including that payable 21st January, 1884	16,172	7	0			
				132,223	9	7
Scottish Commercial—Pre-paid shares, due 1884				5,670	0	0
				£1,372,016	16	9

ASSETS.

	£	s.	d.	£	s.	d.
Mortgage on property within the United Kingdom				571,886	15	8
Loans on the Company's policies				23,169	16	4
Investments—						
In Coloniel Government securities	20,549	5	5			
In Foreign Government securities	297,122	3	5			
Railway and other debentures and debenture stocks	101,512	16	1			
Railway preference and other shares	53,319	3	0			
House property and land	57,859	14	6			
				530,363	2	5
Loans on personal security				584	17	11
Agents' and branch office balances				189,132	6	9
Outstanding premiums at head office				2,442	5	6
Interest accrued				9,723	10	10
Cash at bankers £	18,246	4	11			
do on deposit	26,368	19	1			
Bills on hand	98	17	4			
				44,714	1	4
				£1,372,016	16	9

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—ALFRED CASTELLAIN, Esq. | *Secretary*—JOHN M. DOVE.

Agent in Canada—G. F. C. SMITH.

Principal Office—Liverpool. | *Head Office in Canada*—Montreal.

Organized 21st May, 1836.

(Commenced business in Canada, 4th June, 1851.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£2,000,000 stg.	$9,733,333 33
Amount paid up in cash	245,640 "	1,195,448 00

ASSETS IN CANADA.

Real estate (less encumbrances) in Canada held by the Company, viz.:—

The Company's buildings, St. James street, corner of Place d'Armes Square, Montreal		$ 96,846 45
Loans secured by bonds and mortgages on real estate in Canada (first lien)		403,800 00
Amounts due the Company for which judgments have been obtained		7,000 00
Interest due and unpaid on said loans	$2,194 50	
do accrued do	8,541 41	
Total interest carried out		10,735 91

Stocks and bonds, viz.:—

	Par Value.	Market Value.
Toronto City debentures, 6 per cent	$ 6,000 00	$ 6,420 00
Montreal Harbor bonds, 6 per cent	10,000 00	11,300 00

Montreal City debentures, 6 per cent., viz.:—

Ordinary Municipal—May, 1885	6,000 00	6,090 00
do Nov., 1891	1,000 00	1,065 00
Waterworks do 1891	2,000 00	2,130 00
Fire Telegraph May, 1887	8,000 00	8,320 00
Drill Shed do 1891	10,000 00	10,650 00
Protestant School Board bonds, Montreal—July, 1893	20,000 00	21,500 00
do do do 1906	10,000 00	11,300 00
Total par and market value	$73,000 00	$78,775 00

Carried out at market value (all the above being deposited with Receiver General on account of fire and life)	78,775 00
Loans on life policies, being within the amount of their surrender value when the loans were made	1,222 72
Cash on hand in head office in Canada	95 45

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

Cash in bank, viz.:—		
Bank of Montreal, Montreal	$54,510 77	
do St. John, N.B.	1,687 61	
do Victoria, B.C	1,695 28	
Bank of Montreal at credit of Receiver-General	95,500 00	
Total		153,393 66
Interest due and unpaid on stocks		1,650 00
Agents' and other balances in Canada		3,682 53
Office furniture, public clock, maps, plans, &c., at Montreal office, St. John, N.B., and Victoria, B.C. branch offices (estimated)		2,000 00
Total assets in Canada		$759,201 72

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed, but not adjusted	$9,517 50	
Net amount of losses resisted—not in suit	750 00	
Total net amount of unsettled claims for fire losses in Canada		$10,267 50
Reserve of unearned premiums for all outstanding fire risks in Canada		132,737 78
Re-insurance fund under the Life Insurance Department in Canada		50,000 00
Due and accrued for salaries, rent and general expenses		1,329 28
Total liabilities in Canada		$194,334 56

INCOME IN CANADA.

Gross cash received for fire premiums	$212,280 54	
Deduct re-insurance, rebate, abatement and return-premiums	16,678 69	
Net cash received for fire premiums		$195,601 85
Received for interest on bonds and mortgages		22,238 08
Received for interest and dividends on stocks on all other sources		9,995 61
Income from other sources (rents)		4,680 88
Total cash income in Canada		$232,516 42

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $1,300.00)	$1,300 00	
Paid for losses occurring during the year	$116,441 47	
Less received for re-insurance	8,015 50	
Net amount paid during the year for said losses	$108,425 97	
Total net amount paid during the year for fire losses in Canada		$109,725 97
Commission or brokerage		17,250 51
Salaries, fees and all other charges of officials		15,348 69
Taxes in Canada		2,013 19
Miscellaneous payments, viz.:—Advertising, $1,493.15; rent, $1,300; repairs, $135.79; coal and gas, $356.13; travelling, $491.61; printing, $942.29; fire brigade, $10.00; postage, $957.41; exchange, $126.95; office expenses, $438.49; law charges, $11.00; surveys, $593.81; underwriters, $538.49; sundries, $569.47		7,964 59
Total expenditure in Canada		$152,302 95

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
ross policies in force at date of last statement	11,442	$27,362,035	$239,477 52
ken during the year—new	4,674	12,062,601	100,592 26
do do renewed.....	5,653	12,312,299	111,462 39
Total	21,769	$51,736,935	$451,532 17
educt terminated	7,161	20,977,021	173,625 80
ross in force at end of year.....	14,608	$30,759,914	$277,906 37
educt re-insured.....	.....	2,174,259	15,451 51
et in force at 31st December, 1833.....	14,608	$28,585,655	$262,454 86

otal number of policies in force in Canada at date 14,608
otal net amount in force..... $28,585,655 00
otal premiums thereon 262,454 86

Subscribed and sworn to, 27th February, 1884, by

G. F. C. SMITH.

Received 1st March, 1884.)

General Business Statement for the Year ending 31st December, 1883.

(*Abstracted from Directors' Report, Liverpool, Eng.*, 21st *May*, 1884.)

FIRE DEPARTMENT.

The fire premium income for the year, after deducting the sums paid for re-nsuring surplus risks, amounts to £1,271,478, being an increase of £99,906 on that f the preceding year. The losses, inclusive of a full provision for all claims that ad arisen up to the close of the year, amount to £696,021. The account, after pro-iding for expenses, shows, without the addition of interest, a surplus of £206,806, which has been carried to profit and loss account.

FUNDS OF THE COMPANY.

The funds of the Company will now stand as follows :—

Capital (paid up)	£ 245,640
General reserve and Fire re-insurance fund.....	1,500,000
Balance of profit and loss after payment of dividend and bonus for 1883.....	355,084
Globe perpetual annuity fund.....	1,102,800
Life and annuity funds.....	3,469,680

FIRE ACCOUNT.

Premiums received after deduction of re-assurances	£1,271,478 13 2	Losses by fire after deduction of re-assurances		£696,021 11 3
		Expenses of management.....		155,748 15 3
		Commission		191,480 12 4
		Other payments, viz. :—		
		Contributions to fire brigades at home and abroad.....	£ 7,931 2 4	
		State taxes (foreign)...	13,489 19 4	21,421 1 8
		Balance carried to profit and loss.....		206,806 12 8
	£1,271,478 13 2			£1,271,478 13 2

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

CAPITAL SUM INSURANCE FUND.

Amount of fund at the beginning of the year	£4,108	11	0	Amount of fund at the end of the year, as in balance sheet	£4,350	13	4
Premiums received during year	70	15	6				
Interest	171	6	10				
	£4,350	13	4		£4,350	13	4

PROFIT AND LOSS ACCOUNT.

Balance of last year's account	£197,198	2	9	Amount paid to Globe six per cent. perpetual annuitants in 1883	£49,626	0	0				
Interest and dividends not carried to other accounts	132,631	1	7	Less income tax	1,137	5	3				
Surplus from fire account	206,866	12	8					£48,488	14	9	
Surplus from life and annuity accounts	95,426	4	5	Balance of dividend for 1882, paid 22nd May, 1883				85,974	0	0	
				Exchange				1,272	1	10	
				Balance—							
				Interim dividend for the year 1883, paid 22nd Nov.	£36,846	0	0				
				Carried to next year's account	459,481	4	10	496,327	4	10	
	£632,062	1	5					£632,062	1	5	

BALANCE SHEET ON THE 31ST DECEMBER, 1883.

LIABILITIES.

	£	s.	d.	£	s.	d.
Shareholders' capital as stated in the accounts for 1872	391,752	0	0			
Deduct stock issued to trustees by authority of the Liverpool and London and Globe Insurance Company's Act, 1864, and held by them in trust for the Company	146,112	0	0			
				245,640	0	0
Life Assurance Fund—						
Liverpool and London and Globe	2,555,503	1	0			
Globe £346,949 1 4	346,949	1	4			
				2,902,452	2	4
Annuity Fund—						
Liverpool and London and Globe	554,655	0	0			
Globe 12,573 0 0	12,573	0	0			
				567,228	0	0
General reserve and fire re-insurance fund				1,500,000	0	0
Profit and loss				459,481	4	10
Other funds, viz.:—						
Capital sum insurance fund				4,350	13	4
Investment fluctuation fund				77,870	15	2
Permanent fire policy deposit fund				67,101	7	0
Liability to the Globe annuitants, viz., £49,626 per annum, payable in perpetuity to Globe six per cent. annuitants, and not entailing upon the Company any liability to redeem, the payment of the annuity being collaterally secured by the guarantee fund of one million sterling, included in the enumeration of assets in this schedule, valued at	£1,102,800	0	0			
Claims under life policies admitted but not paid—						
Liverpool and London and Globe	51,452	11	9			
Globe 5,589 3 3	5,589	3	3			
Outstanding fire losses	127,100	0	0			

LIVERPOOL AND LONDON AND GLOBE—*Concluded*

her sums owing by Company—

Bills payable	2,753	8	7			
Dividends due and unpaid	1,748	0	8			
Amount owing to Fire Insurance Companies	26,921	7	0			
Current accounts owing by Company	7,116	7	1			
				1,325,480	18	4
	£365,111	4	7	£7,149,605	1	0

ASSETS.

Liverpool and London and Globe.

				£	s.	d.
ortgages on property within the United Kingdom				952,745	3	2
do do out of the do				514,609	6	9
oans on the Company's policies				136,541	0	5
ivestments—						
In British Government securities				58,839	5	11
United States Government and State securities				435,947	2	9
United States Municipal securities				57,583	5	8
Colonial Government and State securities				73,828	16	4
Colonial Municipal securities				66,771	2	1
Railway and other debentures and debenture stocks				1,010,417	3	4
Railway stocks (of which £14,720 17s. 9d. is ordinary)				1,340,429	18	10
House property, including offices partly occupied by the Company				618,160	7	7
Land				7,146	14	3
Ground rents				31,404	3	0
	£	s.	d.			
Life Interests and annuities	177,672	11	7			
Reversions	65,029	14	5			
				242,702	6	0
gents' balances (Being the uncollected portion of the revenue of the last quarter, ending on the date to which these accounts are made up; since collected.)	79,183	5	7			
utstanding premiums	102,873	16	0			
				182,057	1	7
Outstanding interest accrued but not due				58,492	4	7
Cash—						
On deposit	218,608	7	11			
In hand and on current account with bankers	287,978	9	3			
				506,586	17	2
Other Assets—						
Loans on life interests, annuities and reversions	157,698	14	10			
Loans on railway and other debentu e bonds, shares and other stocks	182,595	9	5			
Loans to local Boards and counties in United Kingdom	144,079	12	1			
Loans on personal securi y	*nil.*					
Amounts owing to the Company	5,858	0	8			
				490,231	17	0

Globe.

Mortgages on property within the United Kingdom	173,000	0	0			
Loans on the Company's policies	650	0	0			
Loans to local Boards and counties in United Kingdom	21,000	3	11			
House property, including offices partly occupied by the Company	108,380	16	9			
Annuities, the property of the Company	42,080	3	11			
Railway and other debentures and debenture stocks	20,000	0	0			
				365,111	4	7
	£365,111	4	7	£7,149,605	1	0

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Chairman—DUNCAN GRAHAM. | *Manager*—CHARLES G. FOTHERGILL.

Principal Office—Liverpool, England.

(Organized and Incorporated, 10th December, 1861.)

Agent in Canada—F. A. BALL. | *Head Office in Canada*—Toronto.

(Commenced business in Canada, 1880.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£1,847,500	$8,991,166 67
Amount paid up in cash	184,750	899,116 67

ASSETS IN CANADA.

Stocks and bonds held by the Company:—

	Par value.	Market value.
Canada 4 per cent. stock	$102,200 00	$102,200 00

In deposit with Receiver-General	$ 102,200 00
Cash on hand at head office	318 88
Cash in Dominion Bank, Toronto	1,148 60
Agents' balances in Canada	1,339 31
Total assets in Canada	$ 105,006 79

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted ($225 of this amount accrued in 1882)	$ 3,501 26	
Total net amount of unsettled claims for fire losses in Canada		$ 3,501 26
Reserve of unearned premiums for all outstanding risks in Canada		64,490 03
Total liabilities in Canada		$ 67,991 29

INCOME IN CANADA.

Gross cash received for premiums	$ 133,625 59	
Deduct re-insurance, rebate, abatement and return-premiums	38,326 60	
Net cash received for premiums		$ 95,298 99
Interest on stock, &c., paid direct to head office		4,088 00
Interest on bank account		93 40
Total income in Canada		$ 99,480 39

LONDON AND LANCASHIRE FIRE—*Continued.*

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $9,151.32)		$ 9,134 98	
Amount paid for losses occurring during the year	$ 95,878 04		
Deduct amount received for re-insurance	28,330 84		
Net amount paid during the year for said losses		67,547 20	
Net amount paid during the year for losses in Canada			$ 76,682 18
Commission or brokerage			18,049 73
Salaries, fees and all other charges of officials in Canada			2,690 21
Taxes			492 42
All other payments in Canada, viz.:—Advertising, stationery and supplies, $1,260.15; Fire Board expenses, $295.23; postage, telegraphing and petty expenses, $127.53; miscellaneous, $247.54			1,930 45
Total expenditure in Canada			$ 99,844 99

*RISKS AND PREMIUMS.

	No.	Amount	Premiums.
Gross policies in force at date of last statement	9,667	$ 10,333,789	$ 128,827 68
Policies taken during the year—new	2,433	9,219,993	97,664 35
do do renewed	1,641	3,176,515	38,594 99
Total	13,741	$ 22,730,297	$ 265,087 02
Deduct terminated	3,473	10,986,391	123,280 12
Gross in force at end of year	10,268	$ 11,743,906	$ 141,806 90
Deduct re-insured	.....	2,320,041	28,048 38
Net in force at 31st December, 1883	10,268	$ 9,423,865	$ 113,758 52

Total number of policies in force in Canada at date	10,268	
Total net amount in force		$9,423,865 00
Total premiums thereon		113,758 52

Subscribed and sworn to, 3rd March, 1884, by

FRED. A. BALL.

(Received 5th March, 1884.)

General Business Statement for the Year ending 31st December, 1883.

(Abstracted from Directors' Report, Liverpool, Eng., 29th April, 1884.)

The net premiums (after deducting those paid away to other companies for re-insurances) amounted to £499,000. 7s. 10d., against £490,001. 6s. 7d. in the previous year. The net claims, adjusted and estimated for all fires occurring up to midnight of December 31st last, amounted to £324,978. 14s. 3d., against £343,151. 10s. 7d. in the previous year. The balance of the year's working, after deduction of commissions, management expenses, depreciations, and all other outgoings, and including interest on investments and other receipts, amounts to £43,289. 3s. 8d. Adding this sum to the balance of £35,682. 0s. 10d. in hand, brought forward from last account, there is an amount of £78,971. 4s. 6d. now to be dealt with. The Directors propose to pay, on 7th prox., a dividend, free of income tax, of 4s. per share, or 8 per cent. on the paid-up capital, which will absorb £14,816. They also propose to add £20,000 to the reserve fund, thereby increasing the latter to £230,000, and to carry forward the balance of £44,155. 4s. 6d. to next year's account.

*Exclusive of British Columbia business.]

LONDON AND LANCASHIRE FIRE—*Concluded.*

Income and Expenditure Account for Year ending December 31st, 1883.

	£	s.	d.		£	s.	d.
Fire premiums (less re-insurances)	499,000	7	10	Fire losses paid and outstanding....	324,978	14	3
Interest on investments, &c.....	24,852	1	10	Commission	87,957	0	1
				Income tax, and foreign and colonial State taxes	8,424	18	2
				Management, office expenses at head office, branches, and abroad, Directors' remuneration, and all other outgoings	59,202	13	6
				Balance carried to general fund	43,289	3	8
	£523,852	9	8		£523,852	9	8

Balance Sheet.

		£	s.	d.		£	s.	d.	£	s.	d.
Capital: 74,080 shares, of £25 each, £2. 10s. per share paid.....		185,200	0	0	Company's buildings in London, Manchester, Bristol and Dublin, unencumbered	58,763	4	11			
Fire claims in course of adjustment		56,798	10	2	Part-ownership in various salvage corps premises.....	3,105	1	7			
Dividends unclaimed.....		4	17	6					61,868	6	6
Bills payable.....		2,088	3	4	Office furniture: Liverpool, London, and branches.....				4,470	10	2
Foreign agents' balances and sundry other creditors.....		6,503	19	5	Cash at bankers, on deposit and on current account				43,095	16	4
Reserve fund.....		210,000	0	0	Balance of re insurance accounts with other fire offices				637	3	10
General fund:—					British railway preference stocks.....	£ 91,963	1	2			
Balance from last account, less dividend in accordance with resolution passed at general meeting held April 26th, 1883	£35,682 0 10				United States funded loans and other first-class American securities	233,116	2	8			
Add balance at credit of income and expenditure account for 1883..	43,289 3 8				Canada four per cent. inscribed stock.....	20,277	15	0			
		78,971	4	6	Italian and French rentes	4,972	3	9			
									350,329	2	7
					Loans on English railway stocks and other first-class securities, with ample margins (first liens)	£6,750	0	0			
					Mortgages on first-class residental property in Liverpool (first liens).....	8,900	0	0			
									15,650	0	0
					Home branches and agents' balances....	£17,959	16	10			
					Foreign branches and agents' balances....	36,268	13	8			
					Outstanding direct premiums	3,968	3	0			
									58,196	13	6
					Accrued interest and sundry debtors				5,319	2	0
		£539,566	14	11					£539,566	14	11

THE LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Governor—WILLIAM RENNIE, Esq. | *Secretary*—JOHN P. LAURENCE.

Principal Office—No. 7 Royal Exchange, London, E.C.

Agent in Canada—C. C. FOSTER. | *Head Office in Canada*—Montreal.

Incorporated, A.D. 1720. Commenced business in Canada, 1st March, 1862.

CAPITAL.

Amount of capital authorized and subscribed for	$4,363,213 00
Amount paid up in cash	2,181,606 50

ASSETS IN CANADA.

	Par value.	Market value.	
Montreal corporation stock	$ 167,000	$ 178,690	
*Total assets in Canada and deposited with the Receiver-General			$178,690 00

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted	$ 3,000 00
Reserve of unearned premiums for all outstanding fire risks in Canada	42,350 29
Re-insurance reserve under Life Department	4,000 00
Total liabilities in Canada	$ 49,350 29

INCOME IN CANADA.

Gross cash received for fire premiums	$ 88,422 05	
Deduct re-insurance, rebate, abatement and return-premiums	11,462 86	
Net cash received for fire premiums		$ 76,959 19
Interest on deposit with Receiver-General, $167,000, paid to head office, England		6,680 00
Total cash income in Canada		$ 83,639 19

EXPENDITURE IN CANADA.

Paid for fire losses occurring during the year	$ 51,306 20	
Less re-insurance	17 62	
Total net amount paid during the year for fire losses in Canada		$ 51,288 53
Paid for commission or brokerage		13,406 62
Paid for taxes in Canada		1,173 52
All other payments in Canada		2,144 79
Total cash expenditure in Canada		$ 68,013 51

*$50,000 of this is on account of Life Branch.

LONDON ASSURANCE CORPORATION—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	3,225	$ 8,553,134	$ 78,325 41
Taken during the year—new	2,057	6,485,959	49,084 35
do do renewed	1,422	4,277,101	39,337 70
Total	6,704	$ 19,316,194	$ 166,747 46
Deduct terminated	3,175	10,158,165	76,603 56
Gross in force at end of year	3,529	$ 9,158,029	$ 90,143 90
Deduct re-insured	.....	689,811	5,443 32
Net in force at 31st December, 1883	3,529	$ 8,468,218	$ 84,700 58

Total number of policies in force in Canada at date	3,529	
Total net amount in force		$8,468,218 00
Total premiums thereon		84,700 58

Subscribed and sworn to, 1st March, 1884, by

C. C. FOSTER.

(Received 3rd March, 1884.)

General Business Statement for the Year ending 31st December, 1883.

(Abstracted from the Directors' Report, London, 1884)

FIRE ACCOUNT.

			£	s.	d.
1882. Dec 31.	Amount of Fire Insurance fund at this date		430,623	16	6
1883. Dec. 31.	Premiums after deduction of re-assurances and returns		316,259	10	2
	Interest and dividends	£ 16,772 4 6			
	Less income tax	342 5 0			
			16,429	19	6
			£763,313	6	2

		£	s.	d.
1883. Dec. 31.	Losses after deduction of re-assurances and salvage	205,355	13	10
	Expenses of management (apportioned)	50,005	13	0
	Commission	49,305	9	1
	Bad debts	16	0	0
	Profit as per profit and loss account	20,964	18	1
	Amount of Fire Insurance fund at this date, as per balance sheet	437,665	12	2
		£763,313	6	2

MARINE ACCOUNT.

			£	s.	d.
1882. Dec. 31.	Amount of Marine Insurance fund at this date		66,133	2	10
1883. Dec. 31.	Premiums after deduction of brokerage, discount, re-assurances and returns		190,892	12	8
	Interest and dividends	£ 2,575 16 0			
	Less income tax	52 11 3			
			2,523	4	9
			£259,549	0	3

		£	s.	d.
1883. Dec. 31.	Losses after deduction of re-assurances and salvage	120,839	10	6
	Expenses of management (apportioned)	15 536	13	9
	Commission to agents abroad	706	10	2
	Bad debts	122	0	2
	Profit, as per Profit and Loss account, being profit on the Marine account of the year 1880	6,390	10	5
	Amount of Marine Insurance fund at this date as per balance sheet	115,953	15	3
		£259,549	0	3

PROFIT AND LOSS ACCOUNT.

				£	s.	d.
1882. Dec. 31.	Balance of account at this date			134,905	15	10
1883. Dec. 31.	Interest and dividends not carried to other accounts	£ 34,788 4 0				
	Less income tax	709 17 7				
			£ 34,078 6 5			
	Profit on Life Assurance account		13,254 19 10			
	do on Fire account		20,964 18 1			
	do on Marine account		6,390 10 5			
	do on realization of securities		11,695 1 5			
				86,383	16	2
				£221,289	12	0

		£	s.	d.
1883. Dec 31.	Dividends to shareholders	107,586	0	0
	Provision for contested claim made by surveyor of taxes in respect of income tax	1,699	18	7
	Balance as per balance sheet	112,003	13	5
		£221,289	12	0

Balance Sheet, 31st December, 1883.

LIABILITIES.		£	s.	d.
Shareholders' capital, £896,550, of which is paid up		448,275	0	0
General Reserve fund		310,000	0	0
Life Assurance funds		1,795,429	9	0
Fire fund		437,665	12	2
Marine fund		115 953	15	3
Profit and Loss		112 003	13	5
		£3,219,327	9	10
Claims under life policies admitted but not paid	£ 31,937 5 3			
Outstanding Fire losses	34,667 4 5			
do Marine losses	1,164 2 5			
do Annuities	115 0 1			
do Dividends to shareholders	7,748 5 0			
do Income tax	694 7 8			
Fire premiums due to other companies	2,995 13 9			
Clerks' savings' fund	2,781 14 7			
Provision for contested claim made by surveyor of taxes in respect of income tax	5,364 14 1			
		87,468	7	3
		£3,306,795	17	1

ASSETS.	£.			s.	d.
Mortgages on property within the United Kingdom	£1,011,692	2	8		
Loans upon Parliamentary rates and rent charges	1,065,604	18	6		
				2,077,297	1 2
Mortgages on property out of the United Kingdom				*Nil.*	
Loans on the Corporation's life policies				41,264	10 0
Loans on railway and other securities				102,600	0 0
Investments—					
In British Government securities, viz :— £359,000 9 2 ; stock 321,334 15 9					
do Turkish 4 per cent. guaranteed bonds 22 900 0 0					
				344,234	15 9
Indian and Colonial securities				87,228	10 2
Foreign securities, viz. :—United States registered bonds				242,354	13 6
Railway and other debentures and debenture stocks				83,240	0 10
Railway preferred and ordinary stocks				58 936	14 6
Municipal corporation stocks				39,595	19 8
House property				7,839	2 6
Reversions and life interests				84,068	19 6
Loans upon personal security				*Nil.*	
Agents' balances				43,297	19 9
Outstanding premiums				29,416	0 2
do interest				4,177	16 5
Fire premiums due by other companies				3,873	17 4
Cash—					
On deposit	£31,000	0	0		
In hand and on current account	16,766	11	2		
				47,766	11 2
Bills receivable				9,486	1 2
Policy stamps				117	3 6
				£3,306,795	17 1

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—JAMES ARMSTRONG, M.P. | *Secretary and Agent*—D. C. MACDONALD.

Principal Office—London, Ontario.

(Organized and commenced business in Canada, A.D., 1859.)

CAPITAL.

A mutual Company, having no stockholders but merely members who are insured, and who are only bound to the extent of their premium notes given for insurance. The Company insures only private dwellings and their contents, and farm property.

ASSETS.

Loans secured by bonds or mortgages, on which not more than one year's interest is due, constituting a first lien on real estate		$ 600 00
Amounts due the Company for which judgments have been obtained		100 00
Cash on hand at head office		995 43
Cash in banks, viz. :—		
Federal Bank	$47,294 83	
* do special deposit	30,000 00	
Total		77,294 83
Accrued interest on stock and special deposit		250 68
Agents' balances		18,545 14
Bills receivable		677 42
(Amount of same overdue, $527 42.)		
Premium notes on hand	$339,316 52	
Less amount paid thereon	105,626 66	
		233,689 86
(Total assessments on premium notes $120,411 47.)		
Office furniture		753 66
Gross assets		$332,907 02
Amount which should be deducted on account of bad or doubtful bills receivable		419 92
Total assets		$332,487 10

LIABILITIES.

Net amount of fire losses adjusted but not due	$1,165 50	
do do claimed but not adjusted	5,379 02	
Total net amount of unsettled claims for losses in Canada		6,544 52
Reserve of unearned premiums for all outstanding risks in Canada		242,998 31
Total liabilities		$249,542 83
Surplus of assets over liabilities		$82,944 27

*Deposited to credit of Receiver-General.

LONDON MUTUAL—*Continued.*

INCOME.

Gross premiums received in cash	$ 32,121 28	
Gross cash received on bills and notes taken for premiums	79,056 23	
Gross cash received for premiums	$ 111,177 51	
Deduct re-insurance, rebate, abatement and return-premiums	347 11	
Net cash received for premiums		$ 110,830 40
Bills and notes received during the year for premiums and remaining unpaid, $122,039.12.		
Received for interest and dividends on stocks, and all other sources		2,282 91
Sundries, viz.:—Division Court, $316.83; cancelled policies, $118.44; transfer fees, $203.40; steam thresher licenses, $226.00; bills receivable, $47.92; sundries, $484.06		1,396 65
Total cash income		$ 114,509 96

EXPENDITURE.

Paid puring the year for fire losses occurring in previous years (which losses were estimated in last statement at $7,473.25)	$ 7,685 09	
Paid for losses occurring during the year	62,525 69	
Total net amount paid during the year for fire losses		$ 70,210 78
Commission or brokerage		13,085 57
Salaries, fees, and all other charges of officials, viz:—Fire inspection, $2,541.54; salaries, $6,818.26; directors' fees, $940.20; writing policies, $636.50; inspecting agencies, $249.39; sundries, $230.56.		11,416 45
Miscellaneous payments, viz.:—Bank agency, $128.48; law expenses, $419.98; postage, $1,119.19; stationery, $352.88; printing, $1,089.10; advertising, $165 80; rent, $750.00; sundries, $261.69; rewards and gratuities, $50.00; Government inspection, $150.81; office furniture, $105.13		4,593 06
Total cash expenditure		$ 99,305 86

CASH ACCOUNT.

1882. *Dr.*

Dec. 31. To balance in hand and in banks at this date		$ 62,686 16
1883.		
Dec 31. Income as above		114,509 96
From realization of investments		400 00
		$177,596 12

1883. *Cr.*

Dec. 31. By expenditure during year, as above		$ 99,305 86
Balance in hand and in banks this date		78,290 26
		$ 177,596 12

LONDON MUTUAL—*Concluded.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement....	39,719	$ 38,128,254	$ 473,325 05
Taken during the year—new.....	12,852	13,487,532	167,621 17
Total.....	52,571	$ 51,615,786	$ 640,946 22
Deduct terminated.....	12,562	13,025,578	155,672 10
Gross in force at end of year.....	40,009	$ 38,590,208	$ 485,274 12
Deduct re-insured.....	.....	122,550	940 51
Net in force at 31st December, 1883.....	40,009	$ 38,467,658	$ 484,333 61

Total number of policies in force at date.....40,009
Total net amount in force.....$38,467,658 00
Total premiums thereon..... 484,333 61

Subscribed and sworn to, 9th February, 1884, by

D. BLACK,
Vice-President.

D. C. MACDONALD,
Secretary.

(Received 11th February, 1884.)

THE NATIONAL ASSURANCE COMPANY OF IRELAND.

STATEMENT FOR THE NINE MONTHS ENDING 31ST DECEMBER, 1883.

Secretary—HAROLD ENGELBACH. | *Principal Office*—Dublin.

Agents in Canada—Messrs. SCOTT & BOULT. | *Head Office in Canada*—Montreal.

Organized or Incorporated, 1882; commenced business in Canada, 2nd April, 1883.

CAPITAL.

Amount of joint stock capital authorized	£2,000,000 00	$ 9,733,333 33
Amount subscribed for	1,000,000 00	4,866,666 67
Amount paid up in cash	100,000 00	486,666 67

ASSETS IN CANADA.

Stocks in deposit with Receiver-General, viz.:—

	Par value.	Market value.	
Canada 4 per cent. stock	$100,161 00	$100,161 00	
Carried out at market value			$ 100,161 00
Cash on hand at head office in Canada			7 79
Cash in Ontario Bank			338 78
Agents' balances in Canada (since paid)			2,116 80
Office furniture and plant, including Goad's plans			3,742 72
Total assets in Canada			$ 106,367 09

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted (estimated)	$4,500 00	
Total net amount of unsettled claims for losses in Canada		$ 4,500 00
Reserve of unearned premiums for all outstanding risks in Canada		14,739 00
Total liabilities in Canada		$ 19,239 00

INCOME IN CANADA.

Gross cash received for premiums	$40,154 32	
Deduct re-insurance, rebate, abatement and return premiums	7,625 96	
Net cash received for premiums		$ 32,528 36
*Interest on stock		4,006 44
Total cash income in Canada		$ 36,534 80

*Paid direct to head office, Dublin.

NATIONAL OF IRELAND—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year	$7,588 39	
Deduct amount received for re-insurances	1,116 62	
Net amount paid during the year for said losses		$ 6,471 77
Commission or brokerage in Canada		4,145 23
Salaries, fees and all other charges of officials in Canada		2,547 00
Taxes in Canada		920 41
Miscellaneous expenditure, including office furniture, maps, plant, &c., organization and agency expenses		7,453 81
Total cash expenditure in Canada		$ 21,538 22

RISKS AND PREMIUMS.

	Amount.	Premiums. thereon.
Gross policies taken during the year—new	$ 3,905,697	$ 38,146 02
Total	$ 3,905,697	$ 38,146 02
Deduct terminated	781,223	3,050 25
Gross in force at end of year	$ 3,124,474	$ 35,095 77
Deduct re-insured	469,381	5,617 66
Net in force at 31st December, 1883	$ 2,655,093	$ 29,478 11

Total number of policies in force in Canada at date.....No return.

Total net amount in force	$2,655,093 00
Total premiums thereon	29,478 11

Subscribed and sworn to, 26th February, 1884, by

LOUIS H. BOULT,
Chief Agent.

(Received 27th February, 1884.)

General Business Statement for the Year ending 31st December, 1883.

(*Abstracted from Directors' Report, Dublin, 28th February,* 1884.)

FIRE DEPARTMENT.

In the Fire Department there has been a material increase in the premium income, and after providing for all outstanding claims and expenses, there is a balance of £9,089 4s 2d.

PROFIT AND LOSS ACCOUNT.

The balance to the credit of the Company, at the commencement of the year, was £20,749 4s 6d; at the end of the year the balance was £51,546 19s 6d, from which has to be deducted £12,000, paid in dividends during the time, leaving now an available amount of £39,546 19s 6d. Out of this the Directors propose to add £10,829 5s 1d to the Fire Fund, bringing it up to £70,000; and they recommend the further payment of £8,000 as dividend for the year 1883, making, with the interim dividend of £6,000 paid in August last, £3 10s. per share, being 14 per cent. on the paid-up capital, leaving a balance of £20,717 14s 5d, as against £14,749 4s 6d, in the previous year.

NATIONAL OF IRELAND—*Continued.*

FIRE ACCOUNT.

1883.		£	s.	d.
Jan. 1.	Amount of Fire Insurance fund at the beginning of the year	59,170	14	11
Dec. 31.	Premiums received after deduction of re-assurances	128,177	8	8
		£187,348	3	7

1883.		£	s.	d.
Dec 31.	Losses by fire (after deduction of re-assurances	84,908	11	0
	Commission	25,344	7	2
	Expenses of management.	8,835	6	4
	Balance to profit and loss acccount	9,089	4	2
	Amount of Fire Insurance fund at the end of year	59,170	14	11
		£187.348	3	7

PROFIT AND LOSS ACCOUNT.

1883.			£	s.	d.
Jan. 1.	Balance of account for year ended 31st Dec., 1882		20,749	4	6
Dec. 31.	Interest and dividends not carried to other accounts		7,109	13	8
	Amount transferred from Life fund No. 1, being excess of fund over sum assured		9,288	14	9
	Shareholders' proportion of profit on Life fund (No. 2)		2,500	0	0
	Liberal Annuity Company, portion of profit transferred		3,886	15	11
	Transferred from Fire account		9,089	4	2
	Profit on sale of investments	£ 657 15 1			
	Loss on realization of mortgage	235 15 4			
			421	19	9
			£53,045	12	9

1883.			£	s.	d.
Dec. 31.	Dividend to shareholders, being final dividend for year 1882	£6,000 0 0			
	Interim dividend for year 1883	6,000 0 0			
			12,000	0	0
	Wear and tear		68	7	7
	Bad debs written off		89	10	6
	Expenses of management not charged to other accounts		1,340	15	2
	Balance at end of the year	£51,546 19 6			
	Less dividend as above	12,000 0 0			
			39,546	19	6
			£53,045	12	9

NATIONAL OF IRELAND—*Continued.*

Balance Sheet of the National Assurance Company of Ireland on the 31st December, 1883.

LIABILITIES.

		£	s.	d.
Shareholders' capital (£1,000,000 paid up)		100,000	0	0
Life Assurance funds		132,996	2	3
Annuity fund		21,264	12	11
Fire Insurance fund		59,170	14	11
Profit and loss		39,546	19	6
		352,978	9	7
Late Royal Exchange Assurance Company of Dublin	£ 1,868 12 6			
Dividends and bonuses unclaimed	2,226 5 0			
Loan account	27,750 0 0			
Outstanding Fire losses and expenses	12,350 0 0			
Claims under Life policies admitted but not paid.	5,926 17 0			
		50,121	14	6
Carried forward		£403,100	4	1

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	179,937	9	11
Loans on the Company's life policies	6,326	13	0
INVESTMENTS:			
£20,000 Government new 3 per cent. stock	18,108	17	3
20,580 19s. 9d. Canada 4 per cent. inscribed stock	21,420	2	9
21,450 Bank of Ireland stock	64,284	5	9
7,315 Great Northern Railway (Ireland) 4 per cent (A) debenture stock	7,506	16	0
6,000 Great Northern Railway (Ireland) 4½ per cent. debenture stock	6,000	0	0
1,500 Dublin, Wicklow and Wexford Railway 5 per cent. preference stock	1,848	15	6
5,715 Great Southern and Western Railway 4 per cent. preference stock	5,522	7	10
10,000 Great Northern Railway (Ireland) 3 per cent. preference stock	7,631	19	0
1,500 London and North-Western Railway 4 per cent. preference stock	1,511	5	0
5,000 Belfast and County Down Railway (A) 4½ per cent. preference stock	5,227	10	0
2,500 Dublin Corporation waterworks bonds, 4¼ per cent	2,500	0	0
10,000 Dublin port and docks bonds, 4¼ per cent	10,175	5	0
Glasgow Salvage Building Co	350	0	0
Premises and furniture, house property (freehold).	25,397	2	11
Annuities purchased	276	18	6
Reversions purchased	750	0	0
Advance on Government stock	3,000	0	0
Advance on pensions and annuities	2,300	0	0
Advance on personal security	1,293	5	1
Agents' balances on Life account	1,565	11	11
Agents' and re-assurance balances on Fire account	21,910	8	5
National Assurance shares, held by the Company	100	0	0
Outstanding Life premiums (secured on policies)	978	12	1
Outstanding interest (secured)	2,546	6	2
Cash in hand	57	14	4
Balance at bankers	3,212	17	7
Liberal Annuity Company of Dublin	377	3	6
Dublin widows' trust fund	764	2	5
Great Britain trust fund	218	14	2
Carried forward	£403,100	4	1

NATIONAL OF IRELAND—*Concluded.*

Balance Sheet of the National Assurance Company of Ireland, for Year ending 31*st December*, 1883.

		£ s. d.			£ s. d.
Liberal Annuity Company of Dublin Trust Fund	£61,944 4 1		Liberal Annuity Company of Dublin Trust Fund:		
Balance due National Assurance Company of Ireland	377 3 6			Investments.	
		62,321 7 7	£10,000	Midland Great Western Railway 4¼ per cent. debenture stock	10,125 14 4
John H. Orpen, William Roper, } *Trustees.*			900	Great Southern and Western Railway 4 per cent. debenture stock	899 12 1
			4,085	Great Southern and Western Railway 4 per cent. preference stock	5,000 0 0
			12,000	Dublin, Wicklow and Wexford Railway 4¼ per cent. debenture stock	12,015 9 4
			9,000	Belfast and Northern Counties Railway 4½ per cent. preference stock	9,276 0 0
			15,000	Dublin port and docks 4¼ per cent. mortgage bonds	15,000 0 0
			9,500	Dublin corporation waterworks 4½ per cent mortgage bonds	9,500 0 0
			500	Great Northern and Western Railway (of Ireland) 4¼ per cent. debentures	504 11 10
					62,321 7 7
Dublin Widows' Trust Fund	£27,820 9 7		Dublin Widows' Trust Fund:		
Balance due National Assurance Company of Ireland	764 2 5			Disparity Notes	92 2 0
		28,584 12 0		Investments:	
J. S. Adamson, Samuel Bewley, Jun. } *Trustees.*			£ 600	Bank of Ireland stock	1,830 0 0
			10,000	Great Northern and Western Railway (of Ireland) 4¼ per cent. debenture stock	9,800 0 0
			5,000	Waterford and Limerick Railway 4½ per cent. debenture stock	5,075 0 0
			5,000	Belfast and Northern Counties Railway 4 per cent. debenture stock	4,787 10 0
				Mortgage on property within the United Kingdom	7,000 0 0
					28,584 12 0
Carried forward		£494,006 3 8	Carried forward		£494,006 3 8

LIABILITIES—*Continued.*

		£	s.	d.
Brought forward.....		494,006	3	8
GREAT BRITAIN TRUST FUND.....	£82,081 8 4			
Claims unpaid (admitted and unadmitted.....	9,105 0 0			
Reserved to meet expenses incurred in re constructing the Society.....	1,439 13 0			
Reserved to meet possible losses on realization of assets	5,354 7 9			
Due to Society's trustee, ½ yearly fee.....	52 10 0			
" The National Assurance Company of Ireland	218 14 2			
		98,251	13	3
		£592.257	16	11

JOHN YOUNG,
Trustee for Great Britain Society.

ASSETS—*Continued.*

			£	s.	d.
Brought forward.....			494,006	3	8
By Mortgages on property within the United Kingdom.....		£20,094 4 4			
Loans on Society's policies.....		28,324 8 5			
By Investments :					
German Government bonds		6,312 9 2			
Italian Government rentes		4,403 4 9			
£1,000 Bank of England stock.....		2,986 5 0			
£3,000 Cape of Good Hope 4 per cent. stock.....		2,798 2 6			
£3,000 Grand Trunk Railway of Canada 5 per cent. debenture stock.....		3,421 14 3			
Life interest.....		1,200 0 0			
Reversions		7,960 0 0			
House property.....		12,552 7 5			
Loans on personal security.....		357 2 8			
Agents' balances.....		1,884 2 8			
Half premiums on loan.....		1,495 17 5			
Cash balances at Society's bankers :					
On deposit account	£1,500 0 0				
On current account.....	2,361 14 8				
In court.....	600 0 0				
		4,461 14 8			
			98,251	13	3
			£592,257	16	11

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDED 30TH NOVEMBER, 1883.

President—HIS GRACE THE DUKE OF ROXBURGHE.

Chairman—DAVID DAVIDSON.

Agents in Canada—D. L. MACDOUGALL AND THOMAS DAVIDSON.

Principal Office—Edinburgh. | *Head Office in Canada*—Montreal.

Organized or Incorporated, 1809. Commenced business in Canada, 1862.

CAPITAL.

Amount of joint stock capital authorized, £3,000,000 sterling	$14,600,000 00
Amount subscribed for, £2,125,000 sterling	10,341,666 67
Amount paid up in cash, £625,000 sterling	3,041,666 67

ASSETS IN CANADA.

Real Estate (less encumberances) in Canada, held by the Company, viz.:—

Four story building, situate N.-W. corner of St. François Xavier and Hospital streets, Montreal, occupied by the Company and tenants as offices	$ 70,000 00	
Lot on Canterbury street, St. John, N.B., on which former office of the Company stood	3,240 00	
		$ 73,240 00

Loans secured by bonds or mortgages on which not more than one year's interest is due, constituting a first lien on real estate, viz.:—

Mortgage on land and building in Toronto	$ 12,000 00	
do and houses on St. Catharine street, Montreal	20,000 00	
do and buildings at Sault au Recollet	10,000 00	
do do in St. Sacrament and Hospital streets, Montreal	35,000 00	
Mortgage on property in St. John, N.B	6,000 00	
		83,000 00
Interest accrued and unpaid on said loans		914 03

Canadian stocks and bonds, viz.:—

	Par value.	Market value.
City of Montreal 6 per cent. bonds	$ 65,000 00	$ 66,805 00
Montreal Harbor 6½ per cent bonds	55,000 00	57,200 00
do 5 do do	50 000 00	51,625 00
Deposited with Receiver-General in trust for security of policy-holders	$ 170,000 00	$ 175,630 00

Other investments in control entirely of the Company:—

City of Montreal 6 per cent. bonds	7,000 00	7,105 00
do 5 do registered stock	32,000 00	33,440 00
Montreal Harbor 6½ per cent bonds	50,000 00	53,300 00
do 6 do	31,000 00	33,790 00
do 5 do	14,000 00	14,490 00
Province of Ontario Railway Subsidy Fund certificates	84,426 87	84,426 87
do do do	64,991 32	64,991 32
do do do	61,392 63	61,392 63
Total par and market value	$ 514,810 82	$ 528,565 82

Carried out at market value	528,565 82
Cash on hand at head office in Canada	1,635 97
Loan to London and Canadian Loan and Agency Company on security of bonds	146,000 00

NORTH BRITISH AND MERCANTILE—*Continued.*

Cash in Bank, viz.:—		
Bank of Montreal—No. 1	$ 5,623 14	
do No. 2	95,000 00	
Total		100,623 14
Interest accrued and unpaid on stocks and bonds		8,849 44
Agents' balances		37,189 35
Office furniture and supplies in Montreal, Toronto and St. John, N.B.		2,500 00
Total assets in Canada		$ 982,517 75

LIABILITIES IN CANADA.

Net amount of fire losses in Canada, claimed but not adjusted	$ 14,478 39	
Total net amount of unsettled claims for fire losses in Canada		$ 14,478 39
Reserve of unearned premiums for all outstanding fire risks in Canada		150,312 47
Re-insurance fund, under the Life Insurance Branch		275,000 00
Total liabilities in Canada		$ 439,790 86

INCOME IN CANADA.

Cash received for fire premiums	$ 369,873 98	
Deduct re-insurance	76,294 93	
Net cash received for fire premiums		$ 293,579 05
Received for interest on mortgages in Canada		2,706 20
do on stocks and bonds and other sources		38,368 80
Rents		4,350 00
Total cash income in Canada		$ 339,004 05

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at $27,945.65)		$ 27,460 59	
Paid for fire losses occurring during the year	$189,390 62		
Less re-insurance	48,442 20		
		140,948 42	
Total net amount paid during the year for fire losses in Canada			$ 168,409 01
Commission or brokerage			44,806 44
Salaries, fees and all other charges of officials in Canada			19,788 15
Taxes in Canada			1,915 17
All other expenditure in Canada, viz.:—Advertising, printing and stationery, $3,832.18; gas and water rates, $273.23; Underwriters' Association, $383.63; travelling expenses, $682.69; office furniture, $156.04; Auditors' fees and legal expenses, $433.81; rents, $1,662.33; other miscellaneous expenses, $4,593.82			12,017 73
Total cash expenditure			$ 246,936 50

NORTH BRITISH AND MERCANTILE—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	17,010	$ 40,644,279	$ 390,780 31
Taken during the year—new	6,495	20,402,204	175,140 66
do do renewed	7,613	18,147,446	194,733 32
Total	31,118	$ 79,193,929	$ 760,654 29
Deduct terminated	12,075	32,144,953	323,006 35
Gross in force at end of year	19,043	$ 47,048,976	$ 437,647 94
Deduct re-insured	.....	9,858,524	108,663 39
Net in force 30th November, 1883	19,043	$ 37,190,452	$ 328,984 55

Total number of policies in force at date.....19,043
Total net amount in force.....$37,190,452 00
Total premiums thereon..... 328,984 55

Subscribed and sworn to, 3rd March, 1884, by

THOS. DAVIDSON.

(Received 4th March, 1884.)

General Business Statement for the Year ending 31st December, 1883.

(*Abstracted from Directors' Report, Edinburgh, 1st April,* 1884.)

FIRE BUSINESS.

		£ s. d.
In 1882 the net premiums received amounted to		1,086,566 14 8
During 1883 the premiums received amounted to	£1,399,418 17 0	
Deduct re-insurance	291,673 7 3	
Net premiums		1,107,745 9 9
Exhibiting an increase of		£ 21,178 15 1

The net losses by fire have amounted to the sum of £672,825 13s. 10d., which includes a full estimate of all claims that had arisen prior to 31st December, 1883.

After setting aside, as usual, one-third of the net premiums for the year, to provide for liabilities on current policies, the balance at the credit of Profit and Loss account for 1883 amounts to £223,303 15s. 4d. This includes the unappropriated balance, brought forward from 1882, of £67,895 12s. 6d, which, after providing for the dividend payable in October, 1883, on new shares, was reduced to £60,475.

LIFE BUSINESS.

During the year 1883 there were issued 894 policies, assuring £814,819, the new premiums on which amount to £29,572 1s. 5d. In 1882 the number of policies was 961, the sums assured were £912,590, and the new premiums were £32,877 4s. 9d.

The net amount insured in 1883, after deducting sums re-insured, was £723,418. The new premiums, after deducting those paid to the re-insuring offices, were £26,145 1s. 8d.

The income of the Life Branch, from premiums and interest, amounted, in the year 1883, to £471,407 15s. 7d.

NORTH BRITISH AND MERCANTILE—*Continued.*

During the year 296 deaths, by which 397 policies emerged, were proved, and 6 endowments matured. The sums which thus became payable amount, with bonus dditions, to the sum of £346,122 4s. 4d., after deducting re-assurances.

It will be seen from the balance sheet annexed that the Life Assurance fund ow amounts to £3,340,918 11s. 2d., showing an increase during the year of :66,082 12s. 1d. The whole of the fund is separately invested, and, by Act of Par-iament, is set aside to meet the claims under this department of the Company's usiness.

ANNUITY BUSINESS.

In the Annuity Branch 83 bonds were issued, securing the sum of £5,390 12s. 7d. early of immediate annuities, and £855 yearly of survivorship annuities, for which he Company received the sum of £59,520 11s. 6d. by single payment, and £109 12s. 6d. y annual premium.

During the year 57 annuities have fallen in, relieving the Company of the sum f £4,087 9s. 8d. yearly.

NORTH BRITISH AND MERCANTILE—*Continued.*

REVENUE ACCOUNTS.—FIRE AND GENERAL ACCOUNT.

		£ s. d.
I. Fire Insurance fund at 31st December, 1882		1,374,661 10 8
Reserve	£ 844,576 19 11	
Premium Reserve	362,188 18 3	
Profit and Loss	167,895 12 6	
	£1,374,661 10 8	
II. Revenue of 1883		1,187,147 2 10
Premiums, less re-assurances	£1,107,745 9 9	
Interest and dividends	79,119 19 6	
Transfer fees	66 5 0	
Profit on 52¾ new shares of the company sold	191 13 3	
Sundries	23 15 4	
	£1,187,147 2 10	
III. Premium of £15 per share on issue of 20,000 new shares in 1883		300,000 0 0
		£2,861,808 13 6

			£ s. d.
I. Dividend and bonus paid out of balance at 31st December, 1882—			
Dividend and bonus on old shares, due April and October, 1883			100,000 0 0
October dividend on new shares, on which the calls made have been paid in full			7,420 12 6
			£107,420 12 6
II. Charges against revenue of 1883			1,017,258 15 10
Fire losses, less re-assurances		£ 672,825 13 10	
Commission	£172,185 2 4		
Expenses of management	167,522 3 4		
Superannuation fund	1,000 0 0		
Income tax	2,822 16 8		
		343,530 2 4	
		£1,016,355 16 2	
Interest on calls on new shares to 31st December, 1883		902 19 8	
		£1,017,258 15 10	
III. Balance of Fire fund at 31st December, 1883			1,737,129 5 2
Reserve		£1,144,576 19 11	
Premium Reserve		369,248 9 11	
Profit and Loss		223,303 15 4	
		£1,737,129 5 2	
			£2,861,808 13 6

NORTH BRITISH AND MERCANTILE—*Continued.*

LIFE ASSURANCE ACCOUNT.

	£	s.	d.
nount of Life Assurance fund at the beginning of the year	3,274,835	19	1
emiums, after deduction of re-assurance premiums	331,132	7	4
terest	140,275	8	3
cording fees	128	10	0
ofit on investments	389	0	2
lance of debts recovered	3,232	5	11
	£3,749,993	10	9

aims under life policies after deduction of sums re-assured	£346,122	4	4
rrenders	22,097	5	3
mmission	13,952	13	7
xpenses of management	26,902	16	5
mount of Life Assurance fund at the end of the year	3,340,918	11	2
	£3,749,993	10	9

ANNUITY ACCOUNT.

	£	s.	d.
mount of Annuity fund at the beginning of the year	473,147	3	2
nsideration for annuities granted	59,520	11	6
emiums	973	1	6
terest	19,406	1	1
ebt recovered	1,055	0	0
	£554,101	17	3

nnuities paid	£ 51,532	6	1
mmission	441	8	1
xpenses of management	1,069	2	9
rrenders	783	2	5
mount of Annuity fund at the end of the year	500,275	17	11
	£554,101	17	3

NORTH BRITISH AND MERCANTILE—*Concluded.*

Balance Sheet, at 31st December, 1883.

LIABILITIES.

	£	s.	d.	£	s.	d.
Capital:—						
Subscribed, 100,000 shares of £25 each	2,500,000	0	0			
Called up, £6 5s. per share				625,000	0	0
FIRE DEPARTMENT.						
Fire Insurance Fund:—						
Reserve fund £1,144,576 19 11						
Premium reserve 369,248 9 11						
Profit and loss account... 223,303 15 4						
	1,737,129	5	2			
Unclaimed dividends	3,317	0	4			
Outstanding losses	137,818	17	11			
Bills payable	2,300	0	0			
Re-assurance premiums	72,586	3	11			
Superannuation fund	22,899	18	3			
Commission, &c., due	11,151	13	0			
Outstanding interest payable on calls on new shares	902	19	8			
				1,988,105	18	3
				£2,613,105	18	3

ASSETS.

	£	s.	d.
British Government securities	457,500	0	0
Foreign Government and State securities	474,430	5	7
Foreign municipal securities	9,906	0	0
Foreign railway securities—			
First mortgage coupon bonds £134,320 0 1			
Railway preference shares 5,184 4 7			
	139,504	4	8
Colonial Government securities	190,540	15	0
Colonial municipal securities	24,380	16	5
Colonial Land Companies' debentures	80,000	0	0
Mortgages on property within the United Kingdom	142,902	7	5
Mortgages on property out of the United Kingdom	1,232	15	7
East India railway stock and deferred annuities	110,117	8	11
East India railway debentures	25,406	5	0
Premises in Edinburgh, London, and branches, partly occupied as offices of the Company, and partly producing rental	326,013	11	7
Bills receivable	205	1	4
Outstanding premiums	18,993	14	8
do interest	2,006	17	2
Agents' balances	258,395	13	3
Cash in hands of foreign bankers	100,254	13	9
Short loans in London on security	130,535	0	0
Due by Life Department	1,495	13	4
Instalments of new share capital due on 1st January and 1st April, 1884	47,262	10	0
NOTE—A great part of this sum has been received since the close of the accounts, and the last instalment is due on the day of the shareholders' meeting.			
Cash in hand and in bank	71,932	4	7
	£2,613,105	18	3

LIFE DEPARTMENT.

1. *Life Assurance Branch:—*

	£	s.	d.
Assurance fund	3,340,918	11	2
Claims admitted but not paid	93,483	18	7
Commission, &c., due	2 834	9	1
Re-assurance premiums due, but unpaid	8,991	11	6
Unclaimed policy values	5,485	14	3

LIFE DEPARTMENT.

1. *Life Assurance Branch:—*

	£	s.	d.
Mortgages on property within the United Kingdom	2,016,400	11	1
Mortgages on property out of the United Kingdom	31,930	14	0

Due to Fire Department				1,[illegible]	[illegible]	[illegible]					
				£3,464,248	17	9					
2. *Annuity Branch* :—											
Annuity fund	£500,275	17	11								
Annuities due, but unpaid, &c	2,139	8	3								
				502,415	6	2					
							3,966,664	3	11		
							£6 579,770	2	2		

Colonial Government securities				296,712	0	11					
Colonial municipal securities				50,269	14	6					
Indian Government securities				81,38[illegible]	16	4					
British railway preference stock				20,032	7	9					
East India railway guaranteed stock				19,999	14	6					
House property				6,500	18	3					
Loans upon personal security				131,794	16	3					
Reversions purchased				144,648	16	10					
Half credit premiums secured upon policies				20,109	0	0					
Outstanding preminms				20,249	4	3					
do interest				11,343	10	7					
Agents' balances				51,031	4	4					
Loans on security of Indian Government promissory notes				2,860	0	0					
Cash in hand and in bank				62,874	7	5					
				£3,464,248	17	9					
2. *Annuity Branch* :—	£	s.	d.								
Mortgages on property within the United King.om	287,600	0	0								
Loans secured upon public rates	132,150	15	3								
Ground rents	10,104	18	0								
Reversions	41,915	18	3								
Life interests	4,569	1	6								
Indian railway debentures	25,000	0	0								
Due by Life Assurance branch	1,038	19	10								
Outstanding interest	29	6	8								
Outstanding premiums	6	6	8								
				502,415	6	2					
							3,966,664	3	11		
							£6,579,770	2	2		

THE NORTHERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Chairman—ALEXANDER DAVIDSON. | *General Manager*—JAS. VALENTINE

Principal Offices—London and Aberdeen.

Head Office in Canada—Montreal. | *Agents in Canada*—TAYLOR BROS

(Organized or Incorporated, 1836. Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£ 3,000,000	$14,600,000 0
Amount paid up in cash	300,000	1,460 000 0

ASSETS IN CANADA.

Stocks and bonds held by the Company, viz.:—

	Par value.	Market value.
Canada 4 per cent. stock	$ 85,833 33	$ 90,125 07
do 5 do bonds	12,166 67	12,774 99
Total par and market value	$ 98,000 00	$ 102,900 06

In deposit with Receiver-General, in trust	$ 102,900 0
Cash in hand at head offices	8,576 8
Cash in Bank of Montreal	2,605 8
Cash in deposit with Receiver-General	2,000 0
Interest accrued and unpaid on stocks	1,106 6
Agents' balances	10,080 9
Insurance maps	2,549 6
Total assets in Canada	$ 129,819 9

LIABILITIES IN CANADA.

Net amount of losses in Canada reported or supposed, but not claimed	$ 11,169 8
Reserve of unearned premiums for all outstanding fire risks in Canada	98,286 1
Commission	1,482 9
Total liabilities in Canada	$ 110,938 9

INCOME IN CANADA.

Gross cash received for fire premiums	$ 180,163 43	
Deduct re-insurance, rebate, abatement and return premiums	10,586 69	
Net cash received for fire premiums		$ 169,576 7
Interest and dividends on stock and all other sources		5,247 8
Total cash income in Canada		$ 174,824 6

THE NORTHERN—*Continued.*

EXPENDITURE IN CANADA.

ount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at $6,500) ...		$ 6,259 71	
d for fire losses occurring during the year	$81,171 99		
luct re-insurances	66 47		
		81,105 52	
; amount paid for said losses			
tal net amount paid during the year for fire losses in Canada			$ 87,365 23
id for commission, brokerage, salaries, fees and all other charges of officials in Canada, and taxes			35,493 04
Total expenditure in Canada			$ 122,858 27

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
oss policies in force at date of last statement	8,748	$ 14,163,302	$ 167,199 62
ken during the year—new	4,202	8,952,699	97,408 02
do renewed	3,567	7,174,358	79,001 03
Total	16,517	$ 30,290,359	$ 343,608 67
›duct terminated	6,808	14,147,222	144,796 81
ross in force at end of year	9,709	$ 16,143,137	$ 198,811 86
›duct re-insured	.....	422,418	4,578 68
Net in force 31st December, 1883	9,709	$ 15,720,719	$ 194,233 18

otal number of policies in force in Canada	9,709	
otal net amount in force		$15,720,719 00
otal premiums thereon		194,233 18

Subscribed and sworn to, 26th February, 1884, by JAMES W. TAYLOR.

Received 27th February, 1884.)

General Business Statement for the Year ending 31st December, 1882.

(*Abstracted from Directors' Report, Aberdeen, 8th June,* 1883.)

FIRE DEPARTMENT.

The premiums received last year amounted to £460,126 6s. 0d., showing an ncrease of £8,639 5s. 7d. over those of the previous year.

The losses, as in most offices, were again heavy—even more so than they were n 1881, when, it will be remembered, they were above the average—and amounted o £334,184 14s. 6d., or 72·63 per cent. of the premiums. This ratio is higher than hat of any year since 1866, and raises the general average of the Company's experi- ›nce from the beginning to 59·07 per cent.

The expenses of management (including commission to agents and charges of ›very kind) came to £136,719 9s. 11d., or 29 72 per cent. of the premiums, showing ›n increase of ·43 per cent. compared with the previous year, and being almost the ›ame ratio as in 1880.

The result is that, after reserving the usual 33 per cent. of the premiums for 1882 to cover liabilities under current policies, a loss was incurred on the year's operations of £13,657 13s. 7d., which sum has been restored to the Fire account out of the balance at the credit of the General account of Profit and Loss. (See Fire Account.)

THE NORTHERN—*Continued.*

FIRE ACCOUNT.

		£ s. d.			£ s. d.
Amount of Fire fund at the beginning of the year		550,000 0 0	Losses by fire paid and outstanding (after deduction of re-assurances)	£334,184 14 6	
Proportion of premiums set aside to meet liability under current policies at 31st December, 1881	£150,495 13 6		Commission	61,497 2 11	
Premiums received (after deduction of re-assurances)	460,126 6 0		Expenses of management	75,222 7 0	
Amount transferred from Pr fit and Loss Account, being loss on year's operations	13,657 13 7		Proportion of premiums set aside to meet liability under current policies, being one-third of the revenue for 1882	153,375 8 8	
			Amount of Fire fund at the end of the year, as per balance sheet		550,000 0 0
	£624,279 13 1	£550,000 0 0		£624,279 13 1	550,000 0 0

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.
Brought forward from last year	109,200 16 7	Dividend and bonus declared 9th June, 1882	45,000 0 0
Balance of interest account, after charging same with the amounts due to the Life Assurance and Annuity funds respectively	55,479 2 8	Dividend declared 16th November, 1882	30,000 0 0
Profits on investments realized	4,835 16 0	Amount transferred to Fire account to meet loss on year's operations	13,657 13 7
Profit on exchange	576 15 6	Income tax	3,493 4 1
Transfer dues	28 0 0	Allowances to retired officers of the Company	1,417 10 0
		Company's moiety of assurance premiums of staff	665 12 11
		Agents' balances irrecoverable	372 5 1
		Balance at credit of this account, as per balance sheet	75,514 5 1
	£170,120 10 9		£170,120 10 9

Balance Sheet, on the 31st December, 1882.

LIABILITIES.

	£	s.	d.
Shareholders' capital paid up	300,000	0	0
Fire fund	550,000	0	0
Proportion of premiums set aside to meet liability under current policies	153,375	8	8
Life Assurance fund—Non-participation branch	254,569	11	2
do do Participation do	1,350.592	14	7
Annuity fund	65,356	7	5
Balance at the credit of Profit and Loss account	75,514	5	1
	£2,749,408	6	11

	£	s.	d.	£	s.	d.
Claims under life policies in course of payment	£ 36,728	11	0			
Outstanding fire losses	92,477	14	5			
Outstanding charges	5,847	18	1			
Bills payable, being drafts by distant agencies not arrived at maturity	5,571	15	6			
Due to other companies and agents	31,186	19	6			
Shareholders' dividends unclaimed	2,353	16	7			
				174,166	15	1
				£ 2,923,575	2	0

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	292,728	10	6
do do out of do	101,951	4	6
(Viz., in Australia, under the direction of the Local Board at Melbourne.)			
Loans on parochial and other public rates	340,471	6	4
do life interests	80,917	0	0
do reversions	47,133	6	9
do British Government securities	1,000	0	0
do debentures, preference stocks and shares of railways and other companies	58,500	0	0
do the Company's policies	72,191	11	9
do personal security	2,062	6	10
Investments—			
In British Government securities	103,339	8	4
Indian and Colonial Government securities	385,249	15	11
Foreign Government securities	331,754	9	6
Railway and other debentures and debenture stocks	223,430	9	0
Railway and other preference and guaranteed stocks	254,548	3	9
Gas and Water Companies' stocks	37,073	6	2
Rent charges	85,285	13	4
House property	105,969	0	6
Freehold ground rents	52,636	13	2
Life interests	2,677	11	11
Reversions	60,115	9	6
Bills receivable, being remittances not arrived at maturity	17,678	4	5
Due from other companies and agents	129,389	2	1
Outstanding premiums	11,974	10	6
Outstanding interest and dividends	2,077	10	9
Interest accrued but not payable	31,260	12	7
Cash in the hands of bankers (on deposit)	43,661	9	2
do do (on current account)	48,138	5	8
Stamps on hand	290	1	7
Cash in hand	69	17	6
	£2,923,575	2	0

THE NORWICH UNION FIRE INSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—HENRY S. PATTESON. | *Secretary*—CHAS. EDWARD BIGNOLD.

Principal Office—Norwich, England.

(Organized or Incorporated, 1797. Commenced business, 1797.)

Agent in Canada—ALEXANDER DIXON. | *Head Office in Canada*—37 Adelaide Street, East, Toronto.

(Commenced business in Canada, 1st April, 1880.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£1,100,000	$5,353,333 33
Amount of capital paid up in cash	132,000	642,400 00

ASSETS IN CANADA.

Stocks in deposit with Receiver-General, viz.:—

	Par value.	Market value.
Canada 4 per cent.	$ 100,000	$ 109,000

Carried out at market value		$ 109,000 00
Cash on hand at head office in Canada		376 25
Cash in banks, viz.:—		
Bank of Montreal, Toronto, special account	$ 59,970 48	
do do current account	12,444 95	
Total		72,415 43
Agents' balances		3,062 37
Accrued interest on deposits in Bank of Montreal		520 00
Total assets in Canada		$ 185,374 05

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted	$ 895 76
Reserve of unearned premiums for all outstanding risks in Canada	54,444 55
Total liabilities in Canada	$ 55,340 31

INCOME IN CANADA.

Gross cash received for fire premiums	$ 102,917 46	
Deduct re-insurance, rebate, abatement and return premiums	12,147 63	
Net cash received for premiums		$ 90,769 83
*Received for interest on stocks, &c		4,000 00
Interest on bank deposits		1,609 18
Total income in Canada		$ 96,379 01

*Paid direct to Home Office.

NORWICH UNION—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at $2,650)		$ 2,650 00	
Amount paid for losses occurring during the year	$ 57,664 03		
Less amount received for re-insurance	6,215 59		
Net amount paid during the year for said losses		51,448 44	
Total net amount paid during the year for fire losses			$ 54,098 44
Commission or brokerage and bonus on profits in Canada			18,172 39
Salaries, fees and all other charges of officials in Canada			973 33
Taxes in Canada			805 76
Advertising, insurance plans, postages, telegrams, stationery and office supplies			1,516 38
Total cash expenditure in Canada			$ 75,566 30

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	.....	$ 9,441,452	$ 91,565 08
Policies taken during the year, new and renewed	4,695	10,424,121	102,917 46
Total	.....	$ 19,865,573	$ 194,482 54
Deduct terminated	.....	9,500,724	79,588 92
Gross in force at end of year	.....	$ 10,364,849	$ 114,893 62
Deduct re-insured	.....	853,263	9,200 00
Net in force 31st December, 1883	.....	$ 9,511,586	$ 105,693 62

Total number of policies in force in Canada at date.....No return.

Total net amount in force	$9,511,586 00
Total premiums thereon	105,693 62

Subscribed and sworn to, 17th March, 1884, by

ALEXANDER DIXON,
Chief Agent.

(Received 18th March, 1884.)

THE PHENIX INSURANCE COMPANY OF BROOKLYN, N.Y., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—STEPHEN CROWELL. | *Secretary*—PHILANDER SHAW.

Principal Office—16 Court Street, Brooklyn, N.Y.

(Incorporated 10th September, 1853. Charter renewed September 9th, 1883, for thirty years.)

Agent in Canada—ROBERT HAMPSON. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, 1st May, 1874.)

CAPITAL.

Amount authorized, subscribed for, and paid up in cash	$1,000,000 00

ASSETS IN CANADA.

United States bonds in deposit with Receiver-General, viz. :—

	Par value.	Market value.	
United States bonds, 4 per cent. registered	$ 100,000 00	$ 125,000 00	
Carried out at market value			$ 125,000 00
Agents' balances			1,511 04
Total assets in Canada			$ 126,511 04

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted		$ 628 00
Reserve of unearned premiums for all outstanding risks in Canada, viz. :—		
Fire	$ 18,811 56	
Total reserve of unearned premiums in Canada		18,811 56
Total liabilities in Canada		$ 19,439 56

INCOME IN CANADA.

Fire Risks in Canada.

Gross cash received for premiums	$ 46,317 20		
Deduct re-insurance, rebate, abatement and return premiums	8,431 96		
Net cash received for fire premiums		$ 37,885 24	

Ocean Risks in Canada.

Gross cash received for premiums	$ 20,485 74		
Deduct re-insurance, &c	1,420 57		
Net cash received for said premiums		19,065 17	
Total net cash received for premiums			$ 56,950 41
*Re-insurance of Inland losses received			2,064 82
Total cash income in Canada			$ 59,015 23

*Re insurance of Inland losses paid, received from Canada Pool of Toronto, of 1881; settlements not being made in our books till 1883.

PHENIX—*Continued.*

EXPENDITURE IN CANADA.

Fire Risks in Canada.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $400)	$ 304 50	
Amount paid for losses occurring during the year	14,490 65	
Total amount paid during the year for fire losses in Canada	$ 14,795 15	

Inland Marine Risks in Canada.

Amount paid during the year for losses occurring in previous years	$ 1,500 49	
Total amount paid during the year for Inland Marine losses in Canada	$ 1,500 49	
Total net amount paid during the year for Fire and Inland Marine losses in Canada		$ 16,295 64
Total net amount paid during the year for Marine (Ocean) losses in Canada		14,479 93
Commission or brokerage		7,904 87
Salaries, fees and all other charges of officials in Canada		1,000 00
Taxes in Canada		515 55
General expenses—Postage, rent, telegrams, &c		2,259 04
Inland re-insurance premium paid to Canada Pool of 1881		186 36
Total cash expenditure in Canada		$ 42,641 39

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 2,641,449	$ 27,534 53
Taken during the year—new and renewed	5,585,885	46,317 20
Total	$ 8,227,334	$ 73,851 73
Deduct terminated	4,376,633	31,798 92
Gross in force at end of year	$ 3,850,701	$ 42,052 81
Deduct re-insured	382,834	5,014 83
Total net in force 31st December, 1883	$ 3,467,867	$ 37,037 98
Ocean Risks.		
Policies taken during the year	$ 1,829,142	$ 20,485 74
Deduct terminated	1,829,142	20,485 74

Total number of policies in force in Canada at date	No return.
Total net amount in force	$3,467,867 00
Total premiums thereon	37,037 98

Subscribed and sworn to, 12th February, 1884, by

ROBERT HAMPSON.

(Received 15th February, 1884.)

PHENIX—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

(*As returned to the Department of Insurance, State of New York.*)

ASSETS.

Real estate	$ 329,550 00
Loans on bond and mortgage	335,956 60
Interest due and accrued on said bond and mortgage loans	5,624 60
Stocks and bonds—par value, $1,836,682.33; market value	2,201,506 23
Interest due and accrued thereon	5,722 51
Cash on hand and in banks	239,497 98
Loans on collateral security of stocks, &c., of par value, $335,150 00; market value, $314,628.75	224,022 00
Interest due and accrued thereon	142 41
Gross premiums in course of collection	406,733 39
Bills receivable	7,147 51
Other assets	3,132 75
Total assets	$3,759,035 98

LIABILITIES.

Net amount of unpaid losses	$ 238,812 11
Unearned premiums	1,816,871 40
Due and accrued for rent, &c	2,666 67
All other claims	14,525 76
Total liabilities, except capital stock	$2,072,875 94
Capital stock paid up in cash	$1,000,000 00
Surplus beyond liabilities and capital stock	686,160 04

INCOME.

Net cash received for premiums	$3,112,576 82
Interest and dividends	122,642 68
Other income	10,098 78
Total cash income	$3,245,318 28

EXPENDITURE.

Net amount paid for losses	$1,638,755 06
Dividends	100,000 00
Commission or brokerage	649,219 25
Salaries, fees, &c	208,416 92
Taxes	51,274 87
Miscellaneous	256,136 59
Total cash expenditure	$2,903,802 69

PHENIX—*Concluded*

RISKS AND PREMIUMS.

Fire risks—written during the year—amount	$271,737,417 00
Premiums thereon	2,977,323 22
Net in force 31st December, 1883—amount	287,915,609 00
Premiums thereon	3,194,928 03
Marine and Inland risks—written during the year	127,902,110 00
Premiums thereon	689,510 47
Net amount in force 31st December, 1883	12,364,112 00
Premiums thereon	82,869 00

STEPHEN CROWELL,
President.
PHILANDER SHAW,
Secretary.

NEW YORK, 18th January, 1884.

PHŒNIX FIRE ASSURANCE COMPANY OF LONDON.

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1883.

Secretary—JOHN J. BROOMFIELD. | *Assistant*—FRANCIS B. MACDONALD.

Principal Office—19 Lombard Street, London. Organized, A.D., 1782.

Agents in Canada—GILLESPIE, MOFFATT & Co. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, A.D. 1804.)

CAPITAL.

This Company has no nominal capital, the liability of the shareholders being unlimited, but keeps on hand, for the payment of fire losses only, a customary balance exceeding £600,000 sterling.

ASSETS IN CANADA.

Canadian Pacific Railway bonds (par value)	$ 57,500 00	
Canada 5 per cent. consolidated stock (par value)	50,126 00	
Total assets in Canada (deposited with Receiver-General)		$ 107,626 00

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted	$ 21,162 29	
Net amount of losses resisted, in suit	1,0.0 00	
Total net amount of unsettled claims for fire losses in Canada		$ 22,162 29
Reserve of unearned premiums for all outstanding fire risks in Canada		115,180 66
Total liabilities in Canada		$ 137,342 95

INCOME IN CANADA.

Gross cash received for fire premiums	$ 231,188 36	
Less re-insurance, rebate, abatement and return premiums	27,640 21	
Net cash received for fire premiums		$ 203,543 15
Add interest on the deposit with Receiver-General, paid directly to the Head Office in London		5,381 30
Total cash income in Canada		$ 208,929 45

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $7,837.71)	$ 7,837 71	
Paid for fire losses occurring during the year	$ 151,468 64	
Less amount received for re-insurance	14,280 91	
Net amount paid during the year for said losses	137,187 73	
Total net amount paid during the year for fire losses		$ 145,025 44
do do do commission or brokerage		42,029 82
do do do taxes in Canada		1,776 00

PHŒNIX—*Concluded.*

Miscellaneous payments :—

Expenses and fees incurred in the adjustment of losses	$ 2,018 48	
Express charges on supplies, duty and cablegrams	82 95	
Calendars, $298.17; insurance plans, $245.13	543 30	
Subscriptions and assessments to Underwriters' Associations and Boards	443 07	
Miscellaneous small charges	519 93	
		3,607 73
Total cash expenditure in Canada		$ 192,438 99

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	12,766	$ 24,592,889	$ 286,112 69
Taken during the year—new	4,299	9,554,718	101,804 94
Taken during the year—renewed	4,900	11,191,073	129,383 42
Total	21,965	$ 45,338,680	$ 517,301 05
Deduct terminated	8,521	19,721,750	218,911 42
Gross in force at end of year	13,444	$ 25,616,930	$ 298,389 63
Deduct re-insured		5,221,609	63,401 11
Net in force 30th November, 1883	13,444	$ 20,395,321	$ 234,988 52

Total number of policies in force at date	13,444	
Total net amount in force		$20,395,321 00
Total premiums thereon		234,988 52

Subscribed and sworn to, 29th February, 1884, by

A. T. PATERSON.

(Received 1st March, 1884.)

ESTATE OF THE PROVINCIAL INSURANCE COMPANY.

31st December, 1883.

ASSETS.

Cash with court, less expenses and dividends Nos. 1 and 2, 20 per cent. each, and No. 3, 11 per cent. on claims ranking on Government deposit, and No. 1, 30 per cent. on Ocean Marine and general creditors, not ranking on Government deposit		$ 7,329 18
Cash in sundry banks		1,008 52
Estimated cash value of other assets (not including claims upon shareholders)		1,700 00
		$ 10,037 70

LIABILITIES.

(*Same as Statement*, 1881.)

PROFIT AND LOSS ACCOUNT.

Balance at debit of profit and loss, February 28th, 1882		$ 47,878 70
Cr. Interest received	$ 128 00	
Dr. Agents' balances written off	71 17	
		56 83
		$ 47,821 87

ARTHUR HARVEY,
Receiver and Assignee.

THE QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—JOHN GREAVES CLAPHAM. | *Secretary*—WM. LUNN FISHER

Principal Office—Quebec.

(Organized 2nd April, 1818, and Incorporated by Act of L. C., 9 Geo. IV., cap. 58. amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 29, and by 42 Vic, cap., 69, and by 46 Vic., cap. 83.

(Commenced business, 1818.)

CAPITAL.

Amount of stock authorized and subscribed for	$ 225,000 00
Amount paid up in cash	98,930 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Real Estate—A lot of ground in the City of Quebec, situated on the westerly side of St. Peter street, bounded in front by St. Peter street, in the rear by Sault au Matelot street, on one side to the south by La Banque Nationale, and on the other side to the north by the Montreal Telegraph Company, with a cut stone building thereon erected, and known as "The Quebec Fire Office"		$ 32,000 00
*Stocks and bonds held by the Company:—		
	Par value. / Market value.	
Quebec Bank, 413 shares	$ 44,300 00 / $ 48,287 00	
Banque Nationale, 600 shares	30,000 00 / 19,200 00	
City of Quebec debentures	6,000 00 / 6,000 00	
Total par and market value	$ 80,300 00 / $ 73,487 00	
Carried out at market value		73,487 00
*Cash—Special deposit in La Banque Nationale, at the credit of the Receiver-General		9,200 00
Cash on hand at head office		27 33
Cash in banks, viz.:—		
La Banque Nationale, Quebec	$ 12,589 97	
Quebec Bank, Montreal	838 60	
do Toronto	1,825 86	
Bank of Nova Scotia, St. John, N.B.	11,636 56	
Total		26,890 99
Interest accrued and unpaid on stocks		1,144 97
Agents' balances		3,848 35
Office furniture, valued at		551 85
Rents accrued at date and not yet received		255 00
Total assets		$ 147,405 49

*Of these there are deposited with the Receiver-General:—

Quebec Bank stock	$ 35,000 00
Banque Nationale stock	25,000 00
City of Quebec debentures	6 000 00
Cash in La Banque Nationale	9,200 00
Total	$ 75,200 00

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QUEBEC—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of unsettled claims for fire losses	$ 3,163 31
Total reserve of unearned premiums for risks in Canada	42,591 86
Dividends declared and due but unpaid	525 25
Total liabilities in Canada, excluding capital stock	$ 46,580 42

(2) *Liabilities in other countries.*

Total reserve of unearned premiums for risks in other countries	$ 405 62
Total amount of liabilities in all countries, except capital stock	$ 46,986 04
Capital stock paid up in cash	$ 98,930 00
Surplus beyond all liabilities and capital stock paid up	$ 1,489 45

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums	$ 67,722 31	$ 863 75
Deduct re-insurance, rebate, abatement and return premiums	3,288 09	52 50
Net cash received for said premiums	$ 64,434 22	$ 811 25

Net cash received for premiums in all countries	$ 65,245 47
Received for interest on bonds and mortgages	4,052 83
Received for rent	1,648 77
Total cash income	$ 70,947 07

EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $5,294.07)	$ 5,294 07	
Amount paid for losses occurring during the year	43,761 75	
Total net amount paid during the year for fire losses		$ 49,055 82
Commission or brokerage		4,357 70
Salaries, fees, &c		5,456 86
Taxes		1,467 26
Printing and stationery		662 22
General charges and contingencies		765 48
Fire Commissioner and Inspector		164 71
Legal expenses		536 04
Repairs to building		237 84
Total cash expenditure		$ 62,703 93

CASH ACCOUNT.

	Dr.	
1882. Dec. 31.	Balance in hand and in banks at this date (including $2,771.21 Agents' balances)	$ 31,723 53
1883. Dec. 31.	Income as above	70,947 07
		$ 102,670 60

QUEBEC—*Concluded.*

Cr.

1883.		
Dec. 31.	Expenditure during the year (as above)	$ 62,703 93
	Balance in hand and in banks this date (including $3,848.35 Agents' balances)	39,966 67
		$ 102,670 60

RISKS AND PREMIUMS.

Fire Risks.	In Canada. Amount.	Premiums.	In other countries. Amount	Premiums.	Total in all countries Amount.	Premiums.
Policies in force at date of last statement	$6,761,865	$81,873 67	.....	.....	$6,761,865	$81,873 67
Taken during the year—new	1,935,637	25,211 81	$84,500	$863 75	2,020,137	26,075 56
do renewed	3,108,327	42,510 52	.....	.....	3,108,327	42,510 52
Total	11,805,829	149,596 00	84,500	863 75	11,890,329	150,459 75
Deduct terminated	5,053,620	61,970 91	5,000	52 50	5,058,620	62,023 41
Gross in force at end of year	6,752,209	87,625 09	79,500	811 25	6,831,709	88,436 34
Deduct re-insured	185,803	2,441 38	.....	.....	185,803	2,441 38
Net in force 31st December, 1883	$6,566,406	$85,183 71	$79,500	$811 25	$6,645,906	$85,994 96

Total number of policies in force at date	No return.
Total net amount in force	$6,645,906 00
Total premiums thereon	85,994 96

Subscribed and sworn to, 1st March, 1884, by

J. GREAVES CLAPHAM,
President.

W. L. FISHER,
Secretary.

(Received 3rd March, 1884.)

THE QUEEN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—BERNARD HALL. | *Manager*—J. MONCRIEFF WILSON.

Principal Office—Liverpool. Organized 22nd July, 1858.

Chief Agents in Canada—FORBES & MUDGE.

Head Office in Canada—191 St. James Street, Montreal.

(Commenced business in Canada, 5th July, 1859.)

CAPITAL.

Amount of joint stock capital authorized, £2,000,000 stg	$9,733,333 33
Amount subscribed for, £1,798,300 stg	8,751,726 67
Amount paid up in cash, £180,035 stg	876,170 33

ASSETS IN CANADA.

Real estate, viz.:—

Lot of land in Maple Avenue, Montreal	$ 1,960 00	
do New Brunswick	100 00	
		$ 2,060 00

Stocks and bonds owned by the Company, viz.:—

	Par value.	Market value.
*Cape of Good Hope bonds	$48,667 00	$ 48,667 00
*New Zealand bonds	48,667 00	48,667 00
*Canada Consols, 5 p.c	51,100 00	51,100 00
Total par and market value	$148,434 00	$148,434 00

Carried out at market value		148,434 00
Loans on security of life policies		2,514 57
Cash on hand at head office in Canada		2,566 98
Cash in banks, viz.:—		
Bank of New Brunswick	$ 543 50	
Merchants' Bank of Halifax	6,158 62	
Molson's Bank	3,173 26	
Total		9,875 38
Interest due and unpaid on loans		24 46
Interest accrued and unpaid on loans		97 71
Agents' and other unadjusted balances in Canada		6,412 03
Sundries—Office furniture, plans, stationery, &c. (approximated)		2,150 00
Total assets in Canada		$174,135 13

LIABILITIES IN CANADA.

Fire losses in Canada:—

Losses adjusted but not due	$10,000 00
Losses claimed but not adjusted	5,900 33
	$15,900 33
Losses resisted—not in suit	4,300 00

*Deposited with Receiver General for fire and life.

QUEEN—*Continued.*

Total net amount of unsettled claims for fire losses in Canada	$ 20,200 33
Reserve of unearned premiums for all outstanding fire risks in Canada	124,095 47
Due and accrued for miscellaneous expenses	359 81
Total liabilities of fire department in Canada	$ 144,655 61
Add liabilities, life department	76,153 60
Total liabilities in Canada	$220,809 21

INCOME IN CANADA—FIRE DEPARTMENT.

Gross cash received for premiums	$ 238,044 14	
Deduct re-insurances, &c	21,730 19	
Net cash received for fire premiums		$ 216,313 95
Interest on bonds and mortgages		432 85
*Interest and dividends on stocks and all other sources		6,448 36
Total cash income in Canada		$ 223,195 16

EXPENDITURE IN CANADA—FIRE DEPARTMENT.

Fire Risks in Canada.

Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $7,450.00)		$ 10,885 97	
Net amount paid for said losses		$ 10,885 97	
Paid for losses occurring during the year	$131,152 36		
Less received for re-insurance	9,849 76		
Net amount paid for said losses		121,302 60	
Total net amount paid during the year for fire losses			$ 132,188 57
Paid or allowed for commission or brokerage			25,171 06
Paid for salaries, fees and other charges of officials			14,550 00
Paid for taxes			2,025 85
Miscellaneous payments, viz.:—Office expenses, $1,667.77; agency expenses, $271.77; legal expenses, $51.20; books and printing, $247.29; stationery, $55.65; postages and telegrams, $1,048.63; exchange, $280.72; advertising, $330.35; inspection, $440.54; contributions, $45.25; rent, $958.88; Underwriters' Association, $297.13; Nova Scotia and New Brunswick agency expenses, $753.42; legislation expenses, $16.20; office premises, $37.15			6,501 95
Total cash expenditure in Canada			$ 180,437 43

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	12,461	$21,545,580	$244,326 52
Taken during the year—new	4,840	10,389,736	107,065 79
do do renewed	6,013	11,250,447	129,249 62
Total	23,314	$43,185,763	$480,641 93
Deduct terminated	10,971	21,401,830	222,614 41
Gross in force at end of year	12,343	$21,783,933	$258,027 52
Deduct re-insured	.....	1,024,146	11,747 89
Net in force at 31st December, 1883	12.343	$20,759,787	$246,279 63

*Paid direct to Head Office, England.

QUEEN—*Continued.*

Total number of policies in force in Canada at date	12,343
Total net amount in force	$20,759,787 00
Total premiums thereon	246,279 63

Subscribed and sworn to, 5th March, 1884, by

A. M. FORBES.

(Received 6th March, 1884.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

(*Abstracted from Directors' Report, Liverpool, Eng.*, 14*th May*, 1884.)

FIRE BRANCH.

The premiums of the year, less re-insurances, are £589,310, as compared with £560,335, and the losses of the year paid and outstanding are £409,614, or 69·51 per cent., as compared with £440,906, or 78·68 per cent. of the previous year.

While the figures of the year exhibit a decided improvement on those of 1882, and result in a small surplus, the directors cannot regard them as satisfactory; but they consider that they mark a step in a gradual melioration which they believe is taking place in Fire Insurance business.

SURPLUS.

The surplus on fire account, including interest, is	£13,752	8	11
Interest and other items credited to Profit and Loss account	16,951	13	4
Proportion of Life profits	20,157	0	5
Total	£50,861	2	8

The directors have added £8,700 to the Fire Fund, and they now recommend payment of a dividend of ten per cent., free of income tax, which will absorb £18,003 10s. 0d., and the carrying forward to next account of the balance of £24,157 12s. 8d.

After giving effect to the foregoing, the funds will stand as follows:—

Capital paid up	£180,035	0	0
General reserve fund	133,298	3	0
Fire fund	177,000	0	0
Balance carried forward	24,157	12	8
Life accumulation fund	455,579	18	2
Annuity fund	14,549	16	6
	£984,620	10	4

QUEEN—*Continued.*

REVENUE ACCOUNTS.

FIRE ACCOUNT.

		£	s.	d.			£	s.	d.
mount of fire fund at the beginning of the year		168,300	0	0	Losses by fire after deduction of re-assurances		409,614	19	4
remiums received after deduction of re-assurances		589,310	8	1	Expenses of management	£80,131 3 0			
nterest	£10,647 1 2				Directors' and Auditors' fees for 1882	3,449 19 0			
Less income tax	19 0 8						83,581	2	0
		10,628	0	6	Commission		92,504	11	8
					Bad debts		485	6	8
					Amount transferred to profit and loss account		5,052	8	11
					Amount of fire fund at the end of the year		177,000	0	0
		£768,238	8	7			£768,238	8	7

PROFIT AND LOSS ACCOUNT.

		£	s.	d.		£	s.	d.
alance from 1882		9,001	15	0	Dividend for half-year ending 31st December, 1882	9,001	15	0
nterest	£16,572 3 4				Proportion of general expenses in connection with interest and investment	621	0	4
Less income tax	29 11 0				Balance	42,161	2	8
		16,542	12	4				
rofit realized on sale of securities		947	3	10				
ransfer fees		82	17	6				
mount transferred from fire account		5,052	8	11				
roportion of life profits for Quinquennium ending 31st December, 1883		20,157	0	5				
		£42,782	3	0		£42,782	3	0

QUEEN—*Concluded.*

BALANCE SHEET ON 31ST DECEMBER, 1883.

LIABILITIES.

	£	s.	d.
Shareholders' capital, as per last account	180,035	0	0
General reserve fund, as per last account	133,298	3	0
Life insurance fund	455,579	18	2
Annuity fund	14,549	16	6
Fire fund	177,000	0	0
Profit and loss account	42,161	2	8
	1,002,624	0	4
Claims under life policies admitted, but not yet payable	9,040	1	9
Outstanding fire losses	48,469	15	3
Foreign drafts not yet matured	2,318	1	7
Dividends unclaimed	116	0	0
Balance of re-insurance accounts with other offices	27,473	17	9
Other liabilities :—			
Income tax £ 303 12 6			
Legal expenses 456 16 3			
Advertising and stationery 1,772 11 8			
Other expenses 1,449 9 3			
	3,982	9	8
	91,400	6	0
	£1,094,024	6	4

ASSETS.

				£	s.	d.
Mortgages on property within the United Kingdom £	23,364	3	2			
Mortgages on property out of the United Kingdom	140,607	0	0			
				163,971	3	2
Loans on the Company's policies				27,258	4	4
INVESTMENTS, VIZ. :—						
In British Government securities £	4,572	1	1			
In colonial securities	38,330	1	10			
In foreign Government and State securities	209,685	3	8			
In railway and other debenture stocks and bonds	46,625	17	1			
In railway preference stocks and shares	81,440	13	10			
In railway ordinary stocks and shares	56,983	15	10			
				437,637	13	4
In House property, including the Company's offices at Liverpool and elsewhere				225,590	8	2
In the bonds and securities of incorporated Companies and Building Societies £	27,737	4	0			
In the bonds of local Boards	7,162	0	4			
				34,899	4	4
Loans on railway stocks and other shares and debentures £	4,883	0	0			
Loans upon reversions and Life interests	24,654	11	10			
Loans upon personal security and in connection with Life policies	3,759	4	5			
				33,296	16	3
Agents' and branch balances				74,832	4	3
Outstanding premiums £	13,986	18	6			
Outstanding interest	14,497	5	7			
				28,484	4	1
Cash on deposit and current accounts at bankers £	61,616	10	10			
Cash in hand	146	4	3			
				61,762	15	1
Furniture at chief and branch offices				6,261	13	4
				£1,094,024	6	4

THE ROYAL CANADIAN INSURANCE COMPANY OF MONTREAL, CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

resident—ANDREW ROBERTSON. | *Secretary and Attorney for Canada*—ARTHUR GAGNON.

Principal Office—160 St. James Street, Montreal.

)rganized 23rd May, 1873. Commenced business in Canada, 13th August, 1873.)

CAPITAL.

mount of joint stock capital authorized and subscribed for	$2,000,000 00
Amount paid up in cash	330,815 00

(*For List of Shareholders See Appendix.*)

ASSETS.

oans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate			$ 5,000 00
oans as above, and for which more than one year's interest is due, and for which judgment has not been obtained—First liens			28,000 00
tocks and bonds held by the Company, viz.:—	Par value.	Market value.	
† Canadian Pacific Railway bonds	$156,000 00	$152,880 00	
Canada Central Railway bonds, 6's	97,333 33	101,226 67	
Total par and market value	$253,333 33	$254,106 67	
arried out at market value			254,106 67
mount of loans secured by bonds, stocks or other marketable collaterals, viz.:—	Par value.	Market value.	
Montreal Warehousing Co.'s bonds	$21,107 79	$21,107 79	
Montreal Gas Co	54,000 00	97,200 00	
Total par and market value	$75,107 79	$118,307 79	
'otal amount loaned			102,107 79
'ash on hand at head office			15,567 39
'ash in banks, viz.:—			
Bank of Montreal		$17,312 75	
Quebec Bank		30,000 00	
La Banque du Peuple		25,000 00	
Total			72,312 75
ıgents' balances due from other companies			22,448 70
3ills receivable			36,413 89
)ue from other companies in open accounts			15,473 32
'remiums in course of collection			10,556 11
'undry debtors			3,773 32
Total assets			$565,759 94

* Capital paid up	$330,815 00
Paid up on special assessment and capital reduced	808,416 37
Total paid up	$1,139,231 87
Leaving—subscribed capital not paid	860,768 13
Of which there is—called but not paid	160,768 13
Uncalled	700,000 00

† Of this there is deposited with the Receiver-General, par value $56,000.

ROYAL CANADIAN—*Continued.*

LIABILITIES.

Net amount of losses adjusted but not due:—		
Fire	$ 12,802 75	
Ocean	464 81	
	$ 13,267 56	
Net amount of losses claimed but not adjusted:—		
Fire	6,041 33	
Net amount of losses reported or supposed but not claimed:—		
Inland Marine	$ 3,306 41	
Ocean	4,828 10	
	$ 8,134 51	
Net amount of unsettled claims for losses in Canada		$ 27,443 40
Reserve of unearned premiums for all outstanding risks in Canada:—		
Fire	$ 109,089 48	
Ocean	31,097 25	
Total reserve of unearned premiums for risks in Canada		140,186 73
Total liabilities (excluding capital stock)		$ 167,630 13
Capital stock paid up		330,815 00
Surplus beyond all liabilities and paid up capital stock		$ 67,314 81

INCOME.

For Fire Risks.

Gross premiums received in cash	$ 224,573 73
Gross cash received on bills and notes taken for premiums	500 00
Gross cash received for premiums	$ 225,073 73
Deduct re-insurance, rebate, abatement and return premiums	32,052 32
Net cash received for fire premiums	$193,021 41

For Inland Marine Risks.

Gross premiums received in cash	$ 42,504 59
Gross cash received on bills or notes taken for premiums	899 62
Gross cash received for premiums	$ 43,404 21
Deduct re-insurance, &c	27,661 87
Net cash received for inland marine premiums	$ 15 742 34

Bills and notes received during the year for inland marine premiums and remaining unpaid, $502.70.

For Ocean Risks.

Gross premiums received in cash	$ 71,491 07
Gross cash received on bills and notes taken for premiums	50,928 53
Gross cash received for premiums	$ 122,419 60
Deduct re-insurance, &c	16,846 81
Net cash received for ocean premiums	$ 105,572 79

Bills and notes taken during the year for ocean premiums and remaining unpaid, $35,911.19.

ROYAL CANADIAN—*Continued.*

otal net cash received for premiums in Canada		$ 314,336 54
eceived for interest on bonds and mortgages		14,698 29
eceived for interest and dividends on stock and all other sources		5,060 94
ther income		5,422 44
		$ 339,518 21
eceived for calls on capital	$ 73,560 00	
eceived for assessments	145 00	
		73,705 00
Total cash income		$413.223 21

EXPENDITURE.

For Fire Risks.

aid during the year for losses occurring in previous years (which losses were estimated in the last statement at $8,265.24)	$ 7,736 54	
aid for losses occurring during the year	110,069 52	
otal net amount paid during the year for fire losses		$ 117,806 06

For Inland Marine Risks.

mount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $9,719 59)		$ 11,444 41	
educt re-insurance	$ 1,724 82		
Total deductions		1,724 82	
et amount paid during the year for said losses		$ 9,719 59	
et amount paid for losses occurring during the year	$ 10 102 16		
educt re-insurance	2,165 67		
et amount paid during the year for said losses		7,936 49	
et amount paid during the year for inland marine losses		$ 17,656 08	
otal net amount paid during the year for fire and inland marine losses			$ 135,462 14
et amount paid during the year for ocean losses ($15,966.74 of this amount is for losses incurred previous to 1883.)			102,104 25
mount of dividends paid during the year at 5 per cent			12,750 00
ommission or brokerage			48,526 59
alaries, fees and all other charges of officials			12,538 23
axes			1,561 27
ll other payments and expenditure			18,575 92
Total cash expenditure			$ 331,518 40

Cash Account—Not Balanced.

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 22,134,528	$ 209,094 70
Taken during the year (new and renewed)	21,830,956	230,691 58
Total	$ 43 965,484	$ 439,7[illegible]6 28
Deduct terminated	20,444,543	198,500 17
Gross in force at end of year	$ 23,520,941	$ 241,286 11
Deduct re-insured	2,490,989	23,107 15
Net in force at 31st December, 1883	$ 21,029,952	$ 218.178 96

ROYAL CANADIAN—*Concluded.*

Inland Marine Risks in Canada.

Taken during the year	$ 4,733,577	$ 43,464 36
Total	$ 4,733.577	$ 43,464 36
Deduct terminated	4,733,577	43.464 36

Ocean Risks in Canada.

Gross policies in force at date of last statement	$ 580,920	$ 42,953 00
Taken during the year	3,323,701	114,183 23
Total	$ 3,904,621	$ 157,136 23
Deduct terminated	3,490,571	124,933 98
Gross in force at end of year	$ 414,050	$ 32,202 25
Deduct re-insured	14,500	1,105 00
Net in force at 31st December, 1883	$ 399,550	$ 31,097 25

Total number of policies in force at date.....No return.
Total net amount in force.....$21,429,502 00
Total premiums thereon..... 249,276 21

Subscribed and sworn to, 29th February, 1884.

ANDREW ROBERTSON,
President.
ARTHUR GAGNON,
Secretary.

(Received 1st March, 1884)

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

hairman —R. BROCKLEBANK. | *Manager*—JOHN H. MCLAREN.

Principal Office—Liverpool, England.

lead Office in Canada—Montreal. | *Chief Agents in Canada*— M. H. GAULT and W. TATLEY.

(Organized 31st May, 1845. Commenced business in Canada about 1848.)

CAPITAL.

oint stock capital authorized, £2,000,000 sterling	$9,733,333 33
'apital subscribed for, £1,930,300 sterling	9,394,126 67
.mount paid up in cash, £289,545 sterling	1,409,119 00

ASSETS IN CANADA.

Real estate :—		
Four-story building, situate on corner of Notre Dame Street and Place d'Armes, Montreal, occupied by the Company and tenants as offices	$ 75,000 00	
Four-story building, situate on corner of Yonge and Wellington Streets, Toronto, occupied by the Company and tenants as offices..	45,000 00	
Total real estate		$ 120,000 00
Stocks held by the Company :—	Par Value.	
*Canada 4's	$ 125,000 00	
*Canada 5's	53,533 34	
*Consols	511,000 00	
Total par and market value		689,533 34
Loans on security of the Company's policies (Life Department) in Canada		20,817 40
Cash on hand in head office in Canada		2,355 96
Cash in banks, viz. :—		
Merchants' Bank	$ 403 09	
Molson's Bank	964 40	
Bank of British North America	21 96	
Total		1,389 45
Agents' balances (since paid)		43,842 30
Rent accrued		419 90
Office furniture and fixtures throughout Montreal and Toronto buildings; also, furniture at Quebec, Hamilton and other agencies, including supplies, block plans, &c		7,000 00
Total assets in Canada		$ 885,358 35

*Deposited with the Receiver-General on account of Fire and Life.

ROYAL—*Continued.*

LIABILITIES IN CANADA.

Fire Risks in Canada.

Net amount of losses due and yet unpaid	$ 26,007 11	
do do adjusted but not due	10,0 0 00	
do do resisted and in suit	1,000 00	
Total net amount of unsettled claims for fire losses in Canada		$ 37,007 11
Reserve of unearned premiums on all outstanding fire risks		474,677 82
Total liabilities under fire branch in Canada		$ 511,684 93
Liability under life branch in Canada		292,538 09
Total liabilities in Canada		$ 804,223 02

INCOME IN CANADA (FIRE BRANCH.)

Gross cash received for fire premiums	$ 646,404 93	
Deduct re-insurance, &c	36,432 33	
Net cash received for fire premiums		$ 609,972 65
Interest		50 00
Other income, viz. :—		
Endorsation fees	$ 42 97	
Rents received	5,570 60	
Received in London, England, from investment for benefit of Canadian policy-holders :—		
Canada 5's	2,676 66	
Consols	15,330 00	
Total		23,620 23
Total cash income in Canada		$ 633,642 88

EXPENDITURE IN CANADA (FIRE BRANCH)

Amount paid during the year for fire losses occurring in previous years (estimated in last statement at $23,481.00)		$ 20,475 66	
Paid for losses occurring during the year	$ 402,984 13		
Less savings and salvage	$ 2,712 79		
Less received for re-insurance	2,506 16		
		5,218 95	
Net amount paid for said losses		397,765 18	
Total net amount paid during the year for fire losses in Canada			$ 418,240 84
Paid for commission, brokerage, and for salaries, fees, and all other charges in Canada			132,382 07
Taxes in Canada			2,213 51
Total cash expenditure in Canada			$ 552,836 42

ROYAL—*Continued.*

RISKS AND PREMIUMS.

For Fire Risks in Canada.	No.	Amount.	Premiums.
oss policies in force at date of last statement	48,016	$86,885,198	$780,231 21
ken during the year—new	18,701	38,697,656	352,271 30
do do renewed	14,008	27,559,174	294,133 68
Total	80,725	$153,142,028	$1,426,636 19
duct terminated	21,744	49,238,102	501,412 36
oss in force at end of year	58,981	$103,903,926	$925,223 83
duct re-insured	.....	198,933	1,967 16
t in force 31st December, 1883	58,981	$103,704,993	$923,256 67

tal number of policies in force in Canada at date.....58,981
tal net amount in force.....$103,704,993 00
tal premiums thereon..... 923,256 67

Subscribed and sworn to, 15th March, 1884, by

WM. TATLEY.

eceived 17th March, 1884.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1882.

(*Abstracted from Directors' Report, Liverpool*, 1883.)

REVENUE ACCOUNTS.

FIRE ACCOUNT.

882.	£	s.	d.	1882.	£	s.	d.
ount of fire insurance fund at ne beginning of the year	550,000	0	0	Losses by fire after deduction of re-assurances	616,444	10	1
miums after deduction of re-as-rances	944,265	1	11	Commission	136,107	8	10
erest	28,150	3	10	Expenses of management	128,862	18	5
				Profit realized, transferred to profit and loss account	91,000	8	5
				Amount of fire insurance fund at the end of the year, as per balance sheet	550,000	0	0
	£1,522,415	5	9		£1.522,415	5	9

PROFIT AND LOSS ACCOUNT.

882.	£	s.	d.	1882.	£	s.	d.
ance of last year's account	266,539	10	2	Dividends and bonuses to shareholders	120,643	15	0
erest	61,995	17	2	Income tax	3,897	17	1
fit realized on the fire account	91,000	8	5	Balance, as per balance sheet	294,994	3	8
	£419,535	15	9		£419.535	15	9

ROYAL—*Concluded.*

Balance Sheet on the 31st December, 1882.

LIABILITIES.

	£	s.	d.
Shareholders' capital	289,545	0	0
Reserve fund	950,000	0	0
Life assurance fund	2,656,922	0	2
Annuity fund	221,237	5	5
Fire fund	550,000	0	0
Profit and loss (subject to shareholders' dividend)	294,994	3	8
Perpetual insurance account	10,971	10	0
	£4,973,669	19	3

Claims under life policies admitted but not paid	£ 41,619	14	9	
Annuities not claimed	127	18	4	
Outstanding fire losses	89,499	7	2	
Unclaimed dividends	1,940	16	7	
Outstanding accounts } since paid. {	3,093	5	8	
Bills payable } since paid. {	33,567	4	11	
				169,848 7 [illegible]
				£5,143,518 6 [illegible]

ASSETS.

	£	s.	d.
Mortgages on freehold property within the United Kingdom	1,409,966	11	[illegible]
Loans on the Company's life policies within their surrender value	167,368	12	[illegible]
Investments:—			
In British Government securities	133,192	19	[illegible]
Colonial do	11,178	14	1[illegible]
Foreign do	3,587	0	[illegible]
United States do	367,858	4	[illegible]
British railway debenture stock	22,300	0	[illegible]
do guarantee and preference stocks	1,237,906	9	[illegible]
do ordinary stock	582	0	[illegible]
Dock and gas companies' bonds	249,304	16	[illegible]
Freehold buildings	242,665	15	[illegible]
Leasehold do	8,527	5	[illegible]
Loans on the Company's life policies, combined with personal security	666	13	[illegible]
do to various towns and townships in Great Britain on security of the rates	430,461	7	[illegible]
do on British railway securities, with margins	454,437	12	[illegible]
Temporary loans on United States Government stocks, with margins	112,000	0	[illegible]
Agents' balances } since received {	78,618	5	1[illegible]
Outstanding premiums } since received {	8,901	14	[illegible]
do interest } since received {	67,897	6	1[illegible]
Cash in hand and on current account with bankers	136,096	18	[illegible]
	£5,143,518	6	[illegible]

THE SCOTTISH IMPERIAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

irman—ALEXANDER RONALDSON. | *Manaqer*—T. W. WATSON.

Principal Office—Glasgow.

its in Canada—TAYLOR BROS. | *Head Office in Canada*—Montreal.

(Organized or incorporated, 1866. Commenced business in Canada, 1869.)

CAPITAL.

ount of joint stock or guarantee capital authorized....	£ 1,000,000	$4,866,666 67
ount subscribed for.....	500,000	2,433,333 33
ount paid up in cash.....	50,000	243,333 33

ASSETS IN CANADA.

cks and bonds held by the Company:—

	Par value.	Market value.
Montreal 6½ per cent. harbour bonds.....	$ 20,000 00	$ 22,000 00
do Corporation bonds, 6 per cent.....	3,500 00	3,727 50
do do 5 do	75,000 00	75,000 00
do inscribed 5 per cent. stock.....	10,000 00	10,650 00
Total par and market value.....	$ 108,500 00	$ 111,377 50

ied out at market value.....	$ 111,377 50
rest accrued and unpaid on stocks, &c.....	35 00
Total assets in Canada.....	$ 111,412 50

LIABILITIES IN CANADA.

amount of losses in Canada reported or supposed, but not claimed...	$ 1,000 00	
l net amount of unsettled claims for fire losses in Canada.....		$ 1,000 00
erve of unearned premiums for all outstanding fire risks.....		12,654 21
nce of account with General Agents.....		2,000 00
Total liabilities in Canada.....		$ 15,654 21

INCOME IN CANADA.

s cash received for fire premiums.....	$ 14,525 17	
ct re-insurance, rebate, &c.....	1,766 14	
cash received for fire premiums.....		$ 12,759 03
eived for interest on bonds, &c.....		7,253 53
Total cash income in Canada.....		$ 20,012 56

[1]In deposit with Receiver-General.

SCOTTISH IMPERIAL—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $1,625.00)		$ 1,666 93	
Paid for losses occurring during the year	$ 19,971 60		
Less re-insurance	409 43		
Net amount paid during the year for said losses		19,562 17	
Total net amount paid during the year for fire losses			$ 21,229
Paid for commission or brokerage, salaries, fees, taxes, &c			7,652
Total cash expenditure in Canada			$ 28,881

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	6,003	$ 9,335,987	$ 103,669 72
Taken during the year—new	238	419,115	5,018 06
do do renewed	170	316,917	2,947 18
Total	6,411	$ 10,072,019	$ 111,634 96
Deduct terminated	4,375	6,912,689	79,931 53
Gross in force at end of year	2,036	$ 3,159,330	$ 31,703 43
Deduct re-insured		78,795	734 49
Net in force at 31st December, 1883	2,036	$ 3,080,535	$ 30,968 94

Total number of policies in force in Canada at date	2,036	
Total net amount in force		$3,080,535
Total premiums thereon		30,968

Subscribed and sworn to, 26th February, 1884, by JAMES W. TAYLOR.

(Received 27th February, 1884.)

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY:

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

ident—JOHN M. MCCANDLISH. | *Secretary*—P. PATTISON.

Principal Office—Edinburgh, Scotland.

its in Canada—KAVANAGH & BOSSÉ. | *Head Office in Canada*—Montreal.

(Organized or incorporated, A.D., 1824. Commenced business in Canada, February, 1882.)

CAPITAL.

ount of capital authorized	$30,000,000 00
ount subscribed for	21,757,000 00
ount paid up in cash	1,412,855 00

ASSETS IN CANADA.

ds and debentures in deposit with Receiver-General:—

	Par value.	Market value.
County of Middlesex debentures	$ 50,000 00	$ 57,875 00
City of Toronto bonds	61,185 00	64,798 00
Total par and market value	$ 111,185 00	$ 122,673 00

ried out at market value	$ 122,673 00
nts' balances	419 09
Total assets in Canada	$ 123,092 09

LIABILITIES IN CANADA.

amount of losses in Canada claimed but not adjusted	$ 3,650 00	
amount of losses resisted and in suit (accrued in 1882)	500 00	
al net amount of unsettled claims for fire losses in Canada		$ 4,150 00
erve of unearned premiums for all outstanding risks in Canada		26,623 08
Total liabilities in Canada		$ 30,773 08

INCOME IN CANADA.

al cash received for premiums	$ 63,425 35	
uct re-insurance, rebate, abatement and return premiums	13,025 05	
t cash received for premiums		$ 50,400 30
ceived for interest and dividends		6,167 20
Total income in Canada		$ 56,567 50

SCOTTISH UNION AND NATIONAL—*Continued.*

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $2,553.38)	$ 1,006 47	
Amount paid for losses occurring during the year	12,592 82	
Net amount paid during the year for losses		$ 13,599 2
Commission or brokerage		7,560 0
Salaries, fees and all other charges of officials in Canada		1,241 8
Taxes in Canada		472 0
General agency expenses		4,584 0
Total expenditure in Canada		$ 27,457 3

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Polices in force at date of last statement	2,096	$3,690,550	$34,328 90
Taken during the year—new	2,620	6,412,101	53,130 20
do do renewed	530	1,282,400	10,295 15
Total	5,246	$11,385,051	$97,754 25
Deduct terminated	2,370	5,545,763	47,962 65
Gross and net in force 31st December, 1883	2,876	$5,839,288	$49,791 60

Total number of policies in force in Canada at date	2,876	
Total net amount in force		$5,839,288 0
Total premiums thereon		49,791 6

Subscribed and sworn to, 19th February, 1884, by

WALTER KAVANAGH,
Chief Agent.

(Received 20th February, 1884.)

General Statement for the Year ending 31st December, 1883.

(*As returned to the Insurance Commissioner of the State of Connecticut.*)

ASSETS.

Real estate owned by the Company	$ 850,343 9
Loans on bond and mortgage	9,581,653 5
Interest due and accrued on said loans	81,182 4
Stocks and bonds owned by the Company, par value, $2,119,451.27, market value	2,364,833 0
Interest due and accrued on stocks	11,203 0
Loans on collateral security of stock, bonds, &c	1,491,099 1
Interest due and accrued on said loans	13,267 3
Cash on hand and in bank	424,771 0
Gross premiums in course of collection	402,696 7
Rents due and accrued	5,020 0
Interest accrued on bank deposits	4,504 4
Due from other companies for re-insurance	56,219 3
Total assets	$15,286,794 1

SCOTTISH UNION AND NATIONAL—*Concluded.*

LIABILITIES.

'et amount of unpaid losses	$ 86,178 79
'nearned fire premiums	361,508 23
'et premium reserve and other liabilities (except capital stock) under the Life department	12,808,991 44
ash dividends to stockholders remaining unpaid	6,925 87
ue and accrued for salaries, rent, advertising, &c	19,429 25
undries	16,450 00
Total liabilities	$13,299,483 58
'apital stock (less stock purchased and held by the Company)	$1,277,400 00
urplus beyond capital and all liabilities	$709,910 58

INCOME DURING THE YEAR.

Net cash received for fire premiums	$1,012,964 25
'remiums on life assurance and annuity departments	1,546,167 32
nterest and dividends	567,123 62
Rents	22,294 98
Total income	$3,148,550 17

EXPENDITURE DURING THE YEAR.

Net amount paid for fire losses	$ 779,878 31
Cash dividends paid stockholders	226,056 79
Commission or brokerage, fire department	125,831 73
Salaries, fees, and all other charges of officials, fire department	138,175 50
Taxes	14,421 11
Claims, surrenders, charges, &c., life assurance and annuity departments	1,247,121 96
Total expenditure	$2,531,485 40

RISKS AND PREMIUMS—FIRE RISKS.

Written during the year—amount	$479,932,315 00
Premiums thereon	1,541,235 76
Net amount in force at date	329,661,652 00
Premiums thereon	706,476 18

Subscribed and sword to, 8th April, 1884, by

JOHN M. McCANDLISH,
President.

P. PATTISON,
Secretary.

(Received 1st May, 1884.)

THE SOVEREIGN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—HON. ALEX. MACKENZIE. | *Vice-President*—GEORGE GREIG, Esq.

Principal Office—Toronto.

(Organized or incorporated 14th April, 1871. Commenced business in Canada July, 1871.)

CAPITAL.

Amount of joint stock capital authorized	$1,000,000 00
Amount subscribed for	600,000 00
Amount paid up in cash	208,710 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate			$ 10,835 00
Interest accrued and unpaid on said loans			79 18
Stock and bonds owned by the Company:—			
	Par Value.	Market Value	
*City of Toronto Debentures	$57,035 00	$60,884 85	
* do Hamilton do	18,040 00	19,122 40	
*Town of Longueuil debentures	18,400 00	18,400 00	
Total par and market value	$93,475 00	$98,407 25	
Carried out at market value			98,407 25
Amount of loans secured by bonds, stock or other marketable collaterals, viz			18,200 00
Federal Bank	$16,000 00	$19,600 00	$18,200 00
Cash on hand at head office			1,729 04
Cash in banks, viz.:			
Bank of Scotland			$ 2,177 57
Land Security Company ($6,684.00 of which is deposited with the Receiver-General)			21,684 00
Canadian Bank of Commerce			4,953 47
Building and Loan Association (Deposit Receipts)			32,000 00
Total			60,815 04
Interest accrued and unpaid on stock			409 50
Interest accrued and unpaid on loans			1,482 62
Agents' balances			43,866 29
Bills receivable			5,797 39
Office furniture and fittings (Montreal and Toronto offices)			1,653 90
Total assets			$243,275 21

*Deposited with Receiver-General.

SOVEREIGN—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses due and yet unpaid ($1,129.57 accrued previous to 1883)	$ 1,333 28	
Net amount of losses claimed, but not adjusted	1,105 94	
do adjusted, but not due	1,291 28	
do reported or supposed, but not claimed ($58.66 accrued previous to 1883)	358 66	
	$4,089 16	
Net amount of losses resisted, viz.,		
In suit (accrued previous to 1883)	$ 2,891 00	
Not in suit	4,425 00	
	$ 7,316 00	
Total net amount of unsettled claims for fire losses in Canada		$ 11,405 16
Total reserve of unearned premiums for all risks in Canada		82,079 62
Dividends declared and due and remaining unpaid		118 91
Due and accrued for salaries, rent, advertising agency and other miscellaneous expenses		1,000 00
Total liabilities		$ 94,603 69

(2.) *Liabilities in other countries.*

Net amount of losses reported or supposed, but not claimed	$31,655 09	
Total net amount of unsettled claims for fire losses		$ 31,655 09
Reserve of unearned premiums for all outstanding risks		35,997 22
Total liabilities in other countries		$ 67,652 31
Total liabilities (excluding capital stock) in all countries		$ 162.256 00
Capital stock paid up in cash		$ 208,710 00

INCOME.

For Fire Risks.	In Canada. $ cts.	In other Countries. $ cts.
Gross cash received for premiums	133,456 42	122,760 58
Deduct re-insurance, rebate, abatement and return premiums	45,013 30	7,324 08
Net cash received for premiums	88,443 12	115,436 50

Total net cash received for premiums in all countries	$ 203,879 62
Received for interest and dividends on stocks and all other sources	13,298 50
Other income (transfer fees)	72 93
Total	$ 217,251 05
Received for calls on capital	13,020 00
Total cash income	$ 230,271 05

SOVEREIGN—*Continued.*

EXPENDITURE.

For Fire Risks.	In Canada.	In other Countries.
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $32,212.61)	$ 14,650 28	$10,916 58
Amount paid for losses occurring during the year	$110,996 74	$58,056 07
Less received for re-insurances	28,762 98	.....
Net amount paid for said losses	$ 82,233 76	$58,056 07

Total net amount paid during the year for fire losses, viz.:

In Canada	$96,884 04	
Other countries	68,972 65	
		$ 165,856 69
Taxes		1,198 32
Commission or brokerage		44,606 69
Salaries and all other charges of officials		14,111 45
Miscellaneous payments, viz. :—Agents' expenses, $1,025.99; rent, gas, and insurance, $1,659.74; advertising, $355.84; office books, stationery and printing, $785.08; postage, express, telegrams and exchange ,$1,764.91; petty office expenses, caretaker, &c., $108.81; legal expenses, $909.25; adjusting losses, $2,139.75; office furniture, $224 00; Insurance plans, $166.50		9,139 87
Total cash expenditure		$234,913 02

SOVEREIGN—*Continued.*

RISKS AND PREMIUMS.

For Fire Risks.	*In Canada.* No.	Amount.	Premiums thereon.	*In other Countries.* No.	Amount.	Premiums thereon.	*Total in all Countries.* No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	26,056	$22,158,694	$246,628 44	3,488	$ 8,263,345	$ 38,219 79	29,544	$30,422,039	$284,848 23
Taken during the year—new	.....	7,988,041	90,533 85	.....	22,986,639	131,074 31	.....	30,974,680	221,608 16
do do renewed	.....	2,948,222	40,103 26	.....	.....	.....	.....	2,948,222	40,103 26
Total	.....	$33,094,957	$377,265 55	.....	$31,249,984	$169,294 10	.....	$64,344,941	$546,559 65
Deduct terminated	.....	12,975,696	151,329 98	.....	20,413,124	95,045 76	.....	33,388,820	246,375 74
Gross in force at end of year	20,173	$20,119,261	$225,935 57	.....	$10,836,860	$ 74,248 34	.....	$30,956,121	$300,183 91
Deduct re-insured	.....	5,060,082	55,229 57	.....	.....	.....	.....	5,060,082	55,229 57
Net in force at 31st December, 1883	20,173	$15,059,179	$170,706 00	.....	$10,836,860	$ 74,248 34	.....	$25,896,039	$244,954 34

SOVEREIGN—*Concluded.*

CASH ACCOUNT.

1882. *Dr.*

Dec. 31.	To balance in hand and in banks as at this date	$ 31,221 20
1883.		
Dec. 31.	To income as above	230,271 05
	To received from realization of investments	56,099 85
		$ 317,592 10

1883. *Cr.*

Dec. 31.	By expenditure during year, as above	$ 234,913 02
	By investments during year	20,135 00
	By balance in hand and in banks at this date	62,544 08
		$ 317,592 10

Total number of policies in force at date	No return.
Total net amount in force	$25,896,039 00
Total premiums thereon	244,954 34

Subscribed and sworn to, 3rd March, 1884, by

A. MACKENZIE,
President.
GEORGE GREIG,
Managing Director.

(Received 5th March, 1884.)

THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1882.

President—A. M. SMITH. *Managing Director*—J. J. KENNY. *Secretary*—J. BOOMER.

Principal Office—Toronto.

(Incorported August, 1851. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized	$1,000,000 00
Amount subscribed for	800,000 00
Amount paid up in cash	400,000 00

(*For List of Stockholders, see Appendix.*)

ASSETS.

Real estate—Company's building		$ 57,440 00
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate		18,100 00
Loans, as above, on which more than one year's interest is due and for which judgment has not been obtained, viz., first liens		3,250 00
Interest due and upaid on said loans	$ 169 92	
do accrued do do	1,141 25	
Total interest carried out		1,311 17

Stocks and bonds held by the Company :—

	Par Value.	Market Value.
Arthur debentures	$ 3,000 00	$ 3,840 00
Town of Barrie	2,500 00	2,575 00
Township of Fenelon	4,707 31	6,507 73
Town of Lindsay	3,500 00	3,605 00
Town of Owen Sound	8,000 00	8,240 00
City of Toronto	18,600 00	20,484 00
Village of Uxbridge	500 00	500 00
Town of Whitby	13,250 00	13,250 00
United States registered bonds	476,000 00	563,240 00
Georgia State bonds	25,000 00	27,000 00
Canadian Bank of Commerce stock	1,850 00	2,201 50
Ontario Bank stock	2,500 00	2,550 00
Imperial Loan and Investment Co. stock	1,800 00	1,944 00
New York Central and Hudson River Railway bonds	35,000 00	46,200 00
Total par and market value	$596,207 31	$702,137 23

Carried out at market value	702,137 23
Cash on hand at head office	1,538 70
Cash deposited in Mississippi	15,000 00

WESTERN—*Continued.*

Cash in banks, viz. :—

Deposit with Chicago Agency of Canadian Bank of Commerce, in name of the United States Trustees, Chicago	$ 133,000 00	
Canadian Bank of Commerce, Toronto	45,379 49	
do do do New York	33,046 27	
Corn Exchange, National Bank, Chicago	6,373 03	
Farmers' and Mechanics' National Bank, Buffalo	8,451 56	
Bank of Nova Scotia, St. John, N.B	487 00	
Merchants' Bank of Halifax, Halifax, N.S	781 54	
Union Loan and Savings Co. Deposit, Toronto	20,000 00	
Ontario Industrial Loan and Investment Co., Toronto	5,000 00	
Total		252,518 89
Interest due and accrued and unpaid on stocks, &c		8,432 37
Agents' balances		129,089 53
Bills receivable		71,669 71

(Amount of same overdue, $8,410.50.)

Sundry, viz. :—

Unpaid premium account	$ 3,201 50	
Marine property (wrecking lines, &c.)	350 03	
Office furniture, &c	9,431 50	
Due from other companies for re-insurance	31,163 12	
		44,146 15
* Total assets		$1,304,633 75

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of unsettled losses, not resisted:—

Fire	$ 41,806 49
Inland marine (of which $1,000 accrued in previous year)	1,576 00
Ocean	23,755 00
	$ 67,137 49
Net amount of ocean losses resisted and in suit (accrued in previous years)	$ 5,000 00
do do not in suit	1,000 00
	$ 6,000 00

* Amount deposited with the Governments of various States and countries.

	Amount of Deposit.
Dominion of Canada	$ 56,700 00
Virginia 4½ per cent. registered U.S. bonds	40,000 00
Ohio 4½ do do	100,000 00
California 4½ do do	100,000 00
North Carolina—4 per cent. registered bonds	10,000 00
Georgia—Georgia State bonds	25,000 00
Mississippi { Cash	15,000 00
Mississippi { 4 per cent. registered bonds	10,000 00
New York—U.S. bonds	216,000 00

The following are in the hands of the company's trustees in the State of New York:

New York Central and H.R.R.R. bonds	$ 35,000 00
Cash deposit in name of Trustees	133,000 00

WESTERN—*Continued.*

Total net amount of unsettled claims for losses in Canada		$ 73,137 49
Reserve of unearned premiums for outstanding risks in Canada:—		
Fire	$ 220,758 20	
Inland marine	608 31	
Ocean	33,468 76	
Total reserve of unearned premiums for risks in Canada		254,835 27
Dividends declared but not yet due		24,000 00
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses		3,506 44
Total liabilities (excluding capital stock) in Canada		$ 355,479 20

(2.) *Liabilities in other Countries.*

Net amount of losses unsettled, but not resisted:—		
Fire ($1,000 of this accrued in previous years)	$ 80,653 73	
Inland marine	2,742 50	
Total	$83,396 23	
Net amount of fire losses resisted and in suit	4,750 00	
Total net amount of unsettled claims in other countries		$ 88,146 23
Reserve of unearned premiums:—		
Fire	$ 458,878 57	
Inland marine	1,762 90	
Total reserve		460,641 47
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses		20,441 35
Total liabilities in other countries		$ 569,229 05
Total liabilities (excluding capital stock) in all countries		$ 924,708 25
Capital stock paid up		$ 400,000 00

INCOME.

For Fire Risks.	In Canada.	In other Countries.
Gross cash received for premiums	$ 432,855 32	$1,040,830 54
Deduct re-insurance, rebate, abatement and return-premiums	100,246 17	214,813 01
Net cash received for fire premiums	$ 332,609 15	$ 826,017 53

(Bills and notes received during the year for premiums and remaining unpaid, $270.59.)

For Inland Marine Risks.		
Gross premiums received in cash	$ 18,084 97	$ 29,024 63
Gross cash received on bills or notes taken for premiums	21,211 60	.....
Gross cash received for premiums	$ 39,296 57	$ 29,024 63
Deduct re-insurance, &c	14,210 48	2,773 47
Net cash received for inland marine premiums	$ 25,086 09	$ 26,251 16

(Bills or notes received during the year for premiums and remaining unpaid, $3,540 27.)

WESTERN—*Continued.*

For Ocean Risks.	In Canada.		
Gross premiums received in cash	$202,403 10		
Gross cash received on bills or notes taken for premiums	55,372 43		
Gross cash received for premiums	$257,775 53		
Deduct re-insurance, &c	94,472 71		
Net cash received for ocean premiums	$163,302 82		
(Bills and notes received during the year for ocean premiums and remaining unpaid, $58,448.08.)			
Total net cash received for premiums	$520,998 06	$ 852,268 69	
Total net cash received for premiums in all countries			$1,373,266 75
Received for interest and dividends			40,313 54
Total cash income			$1,413,580 29

EXPENDITURE.

For Fire Losses.	In Canada.	In other Countries.
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $72,616.74)	$ 25,251 97	$ 44,949 30
Paid for losses occurring during the year	$228,132 30	$646,858 30
Less received for re-insurance	45,003 94	35,113 01
Net amount paid for said losses	$183,128 36	$611,745 29
Total net amount paid during the year for fire losses	$208,380 33	$656,694 59
For Inland Marine Losses.		
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $21,096 44)	$ 4,477 16	$ 15,951 40
Paid for losses occurring during the year	$25,034 75	$ 29,227 86
Less savings and salvage and re-insurance	15,871 24	.....
Net amount paid for said losses	$ 9,163 51	$ 29,227 86
Total net amount paid during the year for inland marine losses	$13,640 67	$ 45,179 26

Total net amount paid during the year for fire and inland marine losses, viz:—

In Canada	$222,021 00	
In other countries	701,873 85	
Total		$ 923,894 85
Net amount paid during the year for ocean losses		144,176 16
(Of this amount, $16,314.37 was incurred in previous years)		
Paid for dividends on capital stock, at 12 per cent		48,000 00
Commission or brokerage		223,847 04
Salaries and all other charges of officials		25,674 32
Taxes		22,808 85

WESTERN—*Continued.*

Miscellaneous payments	119,845 17
Total cash expenditure	$1,508,246 39

CASH ACCOUNT.

Dr.

1882. Dec. 31.	To balance in hand and in banks as at this date	$ 76,141 73
1883. Dec. 31.	To income as above	1,413,580 29
	Received from realization of investments	276,769 33
	Received for account written off to profit and loss	209 71
	Sundries to balance	177 16
		$1,766,878 22

Cr.

1883. Dec. 31.	By expenditure during year, as above	$1,508,246 39
	*Investments—office furniture and maps	2,452 00
	Cash advanced on account of re-insured losses	1,700 00
	Accounts written off	422 24
	Balance in hand and in banks this date	254,057 59
		$1,766,878 22

*This should be included in expenditure.

WESTERN—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Fire Risks.	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement...	36,285,725	449,363 07	61,898,410	853,956 33	98,184,135	1,303,324 40
Taken during the year (new and renewed).....	36,098,628	428,244 53	77,388,905	1,080,651 08	113,487,533	1,508,895 61
Total	72,384,353	877,612 60	139,287,315	1,934 607 41	211,671,668	2,812,220 01
Deduct terminated..	31,901,624	381,360 39	72,164,281	979,351 78	104,065,905	1,360,712 17
Gross in force at end of year	40,482,729	496,252 21	67,123,034	955,255 63	107,605,763	1,451,507 84
Deduct re-insured	4,280,784	62,509 85	3,937,508	61,213 23	8,218,292	123,723 08
Net in force 31st Dec., 1883	36,201,945	433,742 36	63,185,526	894,042 40	99,387,471	1,327,784 76
Inland Marine Risks.						
Gross policies in force at date of last statement...	84,468	4,729 25	559,147	13,681 07	643,615	18,410 32
Taken during the year...	*2,816,235	39,354 77	7,196,081	26,417 47	10,012,316	65,772 24
Total	2,900,703	44,084 02	7,755,228	40,098 54	10,655,931	84,182 56
Deduct terminated.....	2,820,103	40,262 68	7,373,953	34,611 73	10,194,056	74,874 41
Gross in force at date.....	80,600	3,821 34	381,275	5,486 81	461,875	9,308 15
Deduct re-insured.....	47,600	2,604 73	21,200	1,961 01	68,800	4,565 74
Net in force 31st Dec., 1883	33,000	1,216 61	360,075	3,525 80	393,075	4,742 41
Ocean Risks.						
Gross policies in force at date of last statement...	854,693	60,205 93	.....	.....	854,693	60,205 93
Taken during the year....	11,033,798	261,258 21	.....	.....	11,033,798	261,258 21
Total	11,888,491	321,464 14	.....	.....	11,888,491	321,464 14
Deduct terminated.....	11,170,704	286,187 58	.....	.....	11,170,704	286,187 58
Gross in force at end of year	717,787	35,276 56	.....	.....	717,787	35,276 56
Deduct re-insured.....	32,250	1,807 80	.....	.....	32,250	1,807 80
Net in force 31st Dec., 1883	685,537	33,468 76	.....	.....	685,537	33,468 76

* In consequence of the "pool" arrangement, this amount can only be estimated.

Total number of polices in force at date .....No return.
Total net amount in force..... ....$100,466,083 00
Total premiums thereon..... .... 1,365 995 93

Subscribed and sworn to, 18th March, 1884.

J. J. KENNY,
Managing Director.
JAS. BOOMER,
Secretary.

(Received 21st March, 1884.)

STATEMENTS

MADE BY

LIFE INSURANCE COMPANIES

IN COMPLIANCE WITH

THE CONSOLIDATED INSURANCE ACT OF 1877.

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF **LIFE INSURANCE** BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31ST DECEMBER, 1883.

The Ætna Life Insurance Company of Hartford, Conn.
The British Empire Mutual Life Assurance Company, London, England.
The Briton Life Association (Limited).
*The Briton Medical and General Life Association, London, England.
The Canada Life Assurance Company, Hamilton.
The Citizens' Insurance Company of Canada.
The Commercial Union Assurance Company of London, England.
The Confederation Life Association of Canada.
*The Connecticut Mutual Life Insurance Company of Hartford, Conn.
The Dominion Safety Fund Life Association.
*The Edinburgh Life Assurance Company.
The Equitable Life Assurance Society of the United States, N.Y.
The Federal Life Assurance Company of Ontario.
The Life Association of Canada.
*The Life Association of Scotland.
The Liverpool and London and Globe Insurance Company.
The London and Lancashire Life Assurance Company.
The London Assurance Corporation, England.
The Metropolitan Life Insurance Company of New York.
*The National Life Insurance Company of the United States of America.
The New York Life Insurance Company.
The North American Life Assurance Company.
The North British and Mercantile Insurance Company.
*The North-Western Mutual Life Insurance Company of Milwaukee.
The Ontario Mutual Life Assurance Company.
*The Phœnix Mutual Life Insurance Company, Hartford, Conn.
The Queen Fire and Life Insurance Company, England.
The Reliance Mutual Life Assurance Society, London, England.
The Royal Insurance Company.
*The Scottish Amicable Life Assurance Society.
*The Scottish Provident Institution.
*The Scottish Provincial Assurance Company.
The Standard Life Assurance Company of Scotland.
The Star Life Assurance Society of England.
The Sun Life Assurance Company of Canada.
The Toronto Life Assurance and Tontine Company.
The Travelers' Insurance Company of Hartford, Conn.
The Union Mutual Life Insurance Company of Maine.
The United States Life Insurance Company.

*The licenses of these companies expired on the 31st March, 1878, so far as relates to new business.

THE ÆTNA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

resident—MORGAN G. BULKELEY. | *Secretary*—J. L. ENGLISH.

Principal Office—Hartford, Conn., U.S.

ent in Canada—WILLIAM H. ORR. | *Head Office in Canada*—Toronto.

(Organized or Incorporated, 1850. Commenced business in Canada, 1850.)

CAPITAL.

mount of capital authorized, subscribed for, and paid up in cash	$1,000,000 00

oss amount of premiums received in cash during the year on life policies in Canada	$567,460 47	
oss amount of notes, loans or liens taken during the year in payment of premiums in Canada (notes, $8,297.40 ; loans, $236.00.)	8,533 40	
Total net premium income		$ 575,993 87

mount paid during the year on claims in Canada, viz.:—

On account of death claims	$109,753 90	
do matured endowments	79,214 00	
et amount paid on account of claims		$ 188,967 90
mount paid for surrendered policies		2,288 04
do dividends or bonuses to policy-holders		74,838 02
Total net amount paid to policy-holders in Canada		$ 266,093 96

ASSETS IN CANADA.

rovince of Quebec bonds deposited with Receiver-General	$ 25,000 00
nited States bonds, 4½ per cent. funded loan of 1891, deposited with Receiver-General	500,000 00
Total assets in Canada	$ 525,000 00

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

mount of claims on policies in Canada unsettled but not resisted			$ 19,670 00
mount estimated to cover the net reserve or re-insurance value on all outstanding policies in Canada		$1,868,007 20	
educt amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	$ 9,080 46		
educt premium notes	75,162 39		
educt loans on policies	44,529 36		
		128,772 21	
Difference carried out			1,739,234 99
Total net liabilities to said policy-holders in Canada			$1,758,904 99

ÆTNA LIFE—*Continued.*

LIABILITIES IN CANADA.

Under Policies issued subsequent to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted			$ 8,960 00
*Amount estimated to cover the net reserve or re-insurance value on all outstanding policies in Canada		$661,242 20	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	$39,981 99		
Deduct loans on policies	10,211 71		
		50,193 70	
Difference carried out			614,048 50
† Total net liabilities to said policy-holders in Canada			$ 623,008 50
Total net liabilities to all policy-holders in Canada			$2,381,913 49

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada	1,437	
Amount of said policies		$2,258,875 00
Number of policies become claims in Canada during the year	173	
Amount of said claims		189,189 00
Number of policies in force in Canada at date	11,007	
Amount of said policies		14,366,409 00

Number and amount of policies terminated during the year in Canada:—

		No.	Amount.
(1.)	By death	78	$110,275 00
(2.)	maturity	95	79,214 00
(3.)	expiry	15	26,250 00
(4.)	surrender (for which cash value has been paid, $2,288.04)	33	44,329 00
(5.)	surrender, $85,515.00 (for which paid up policies have been granted to amount of $24,848) Difference of amounts carried out		60,667 00
(6)	lapse	230	488,905 00
	Total	451	$809,640 00

Policies in force at beginning of year	10,090	$13,093,994 00
Policies issued during the year	1,894	2,968,354 00
Policies terminated as above and by change to paid-up policies.	521	834,488 00
Policies not taken	456	861,451 00
Policies in force at date of statement	11,007	14,366,409 00

*American table of mortality, 4½ per cent. interest.
†Covered by a deposit with Receiver-General of $625,000.

ÆTNA LIFE—*Continued.*

Number of insured lives at beginning of year	8,745
Number of new insurers during the year	1,172
Number of deaths during the year among insured	67
Number of insured whose policies have been terminated during the year otherwise than by death	482
Number of insured lives at date of statement	9,502

Detail of Policies Issued since 31st March, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada	4.654	$6,888,307
Policies issued during the year	1,894	2,968,354
Policies terminated as above and by change to paid-up policies	303	583,987
Policies not taken	456	861,451
Policies in force at date of statement	5,789	8,411,223

Subscribed and sworn to, 31st March, 1884, by

J. L. ENGLISH,
Secretary.

(Received 2nd April, 1884.)

General Business for Year ending 31st December, 1883.

(As returned to the Commissioner, State of Connecticut.)

INCOME DURING THE YEAR 1883.

Total premium income	$2,719,350 19
Cash received for interest upon mortgage loans	828,529 75
do do on bonds owned and dividends on stock	548,581 80
do do on premium notes, loans and liens	109,927 88
do do on other debts due the Company	27,951 82
do do on deposits	42,971 33
do as discount for claims paid in advance	398 63
do for profit on bonds, stocks &c., actually sold	191,010 95
Total income	$4,479,722 35

DISBURSEMENTS DURING THE YEAR 1883.

Total amount actually paid for losses and matured endowments	$1,954,421 70
Cash paid for surrendered policies	42,528 45
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse	58,539 49
Cash surrender values, including reconverted additions, applied in payment of the premiums	204,108 79
Cash dividends paid to policy-holders	385,481 24
Premium notes, loans or liens used in payment of dividends to policy-holders	136,748 49
Cash paid stockholders for interest or dividends	87,500 00
General expenses	551,476 00
Total disbursements	3,420,804 16

ÆTNA LIFE—*Concluded.*

ASSETS.

Cost of real estate, less encumbrances	$ 447,200 79
Loans on bonds and mortgages (first liens) on real estate	13,959,006 21
Loans secured by pledge of bonds, stock and other marketable collaterals	554,093 31
Loans made in cash to policy-holders on the Company's policies assigned as collaterals	228,094 62
Premium notes, loans or liens on policies in force	2,115,692 16
Cost value of bonds and stock owned absolutely	8,744,778 48
Cash on hand and in banks	1,743,784 21
Bills receivable	20,724 69
Agent's balances	1,613 28
Total net or ledger assets	$27,814,987 75

OTHER ASSETS.

Interest due and accrued	383,931 14
Market value of stock and bonds over cost	680,220 31
Net amount of uncollected and deferred premiums	161,133 44
Total assets as per books of Company	$29,040,272 64

(Including items not admitted, $22,337.97.)

LIABILITIES.

Net re-insurance reserve at Actuaries' Table, 4 per cent	$23,861,332 40
Total unsettled claims	372,497 00
Amount of all unpaid dividends or surpluses, or other description of profits due policy-holders	55 635 38
Premiums paid in advance	3,029 30
Total liabilities	$24,292,544 08
Gross surplus on policy-holders' account	$4,747,728 56

RISKS AND PREMIUMS.

Number of new policies issued during the year	5,497	
Amount of said policies		$10,032,433 00
Number of policies terminated during the year	4,396	
Amount terminated		8,003,110 00
Number of policies in force at date of statement	60,354	
Net amount of said policies		85,040,335 44

MORGAN G. BULKELEY,
President.

J. L. ENGLISH,
Secretary.

HARTFORD, 31st March, 1884.

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE ELEVEN MONTHS ENDING 31ST DECEMBER, 1883.

sident—JOHN RUNTZ. | *Secretary*—J. EDWIN BOWLEY.

Principal Office—London, England.

Agent in Canada—F. STANCLIFFE. | *Head Office in Canada*—MONTREAL.

'ganized or Incorporated, 1847. Commenced business in Canada, 7th Feb., 1883.)

A mutual company—No capital.

ɔss amount of premiums received in cash during the year on life policies in Canada	$ 44,356 47
duct amount paid for premiums on policies re-insured in other licensed companies in Canada	3,049 57
Total net premium income	$ 41,306 90

ıount paid during the year on account of death claims in Canada	$ 5,000 00
ıount paid for surrendered policies	847 00
Total net amount paid to policy-holders in Canada	$ 5,847 00

ASSETS IN CANADA.

nada consolidated 5 per cent. bonds in deposit with Receiver General, par		$52,500 00
ovince of New Brunswick 6 per cent. bonds in deposit with Receiver General, par		47,500 00
her Canadian investments, viz.:—		
Canadian Government securities		12,500 00
Montreal bonds	$65,000 00	
P. E. I. do	13,000 00	
British Columbia do	5,000 00	
Toronto do	40,000 00	
Quebec (city) do	75,000 00	
do (province) do	24,500 00	
Winnipeg do	50,000 00	
		272,500 00
ɔrthern Railway of Canada bonds		25,000 00
ısh on hand and in banks		11,551 90
Total assets in Canada		$421,551 90

LIABILITIES IN CANADA.

mount of claims on policies in Canada unsettled but not resisted	$ 1,000 00
mount of reserve on all outstanding policies in Canada (estimated)	30,000 00
Total liabilities in Canada	$ 31,000 00

THE BRITISH EMPIRE—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	519	
Amount of said policies		$1,154,700 0
Number of policies become claims in Canada during the year	2	
Amount of said claims		6,000 0
Number of policies in force in Canada at date	638	
Amount of said policies	$1,535,350 00	
Less amount of said policies re-insured in other licensed companies in Canada	57,000 00	
Net amount in force 31st December, 1883		1,478,350 0

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	2	$ 6,000 0
2. By expiry	2	4,000 0
3. By surrender	3	15,000 0
(For which cash value has been paid, $847.00)		
4. By surrender $1,000.00 (For which paid-up policies have been granted to amount of $133.33)		
Difference of amounts carried out		866 6
*5. By lapse	172	398,300 0
Total	179	$ 424,166 6

	No.	Amount.
Policies in force at beginning of year in Canada	299	$ 804,950 0
Policies issued during the year	519	1,154,700 0
Policies terminated as above	179	424,300 0
Policies in force at date of statement	638	1,535,350 0

Number of insured lives at beginning of year in Canada	292
Number of new insurers during the year	525
Number of deaths during the year among the insured	2
Number of insured whose policies have been terminated during the year otherwise than by death	182
Number of insured lives at date of statement	633

Subscribed and sworn to, 11th March, 1884, by

F. STANCLIFFE.

(Received 12th March, 1884.)

* This amount of lapsed policies is owing to this company's taking over the business of the Lion Life Insurance Co., whose withdrawal caused many policies to lapse or remain unpaid before the arrangements with the British Empire Life Co. were made known.

THE BRITISH EMPIRE—*Continued.*

General Business Statement for the Year ending 31st December, 1883.

(*Abstracted from Directors' Report, London, Eng., April,* 1884.)

In the financial year 1883, 1,988 proposals were received, amounting to 50,650, resulting in 1,672 policies for £723,319, the new premiums payable thereon ing £26,313 0s. 10d. Of these policies, 271 for £176,555 were granted in exchange those issued by the Lion Life Assurance Company; 316 proposals for £127,331, re declined or not completed. In consideration of £2,453 17s. 6d., annuities have en granted for an annual payment of £341 7s. 3d. Four annuitants, in the receipt £131 16s. have died during the year. In the course of the same period 228 policy lders have died, on whose lives 258 assurances had been effected; the claims thus sing, with bonuses, amounted to £66,517 10s. 5d. After paying cash bonuses to extent of £21,254 17s. 6d., and reducing the premiums by £1,552 10s., the sum £53,682 10s. 9d. has been added to the accumulated fund, which now amounts to 56,623 9s. 5d., held in securities of the highest class, and yielding interest exceed- £4 5s. per cent. The total income is £184,101 17s. 10d.; the number of policies force is 15,343, assuring £4,434,661, and the premiums payable thereon 36,510 11s. 11d. The new business introduced through the arrangment made th the Lion Life Company, and the mode in which this company has dealt with Lion policy-holders, who have exchanged their policies, have proved to be satis- tory both in England and Canada. The claims still continue to fall below the imated rate of mortality. As in former years, the securities have been carefully amined, and the accounts and balance-sheet for the year ending 31st December, 83, have passed under the scrutiny of the auditors and been duly certified.

Revenue Account for Year Ending 31st December, 1883

		£	s.	d.
ount of funds at the beginning of the year		902,9	0	18 8
e premiums	£136,510 11 11			
ss re-assurances	1,637 18 11			
		134,872	13	0
nsideration for annuities granted		2,453	17	6
erest and dividends	£40,139 10 5			
ss income tax	789 6 0			
		39,350	4	5
ies and fees		150	4	2
ofit on sale of stock		4,847	13	10
		£1,084,615	11	7

	£	s.	d.
Claims	66 517	10	5
Endowments	2,992	8	4
Annuities	2,093	2	5
Surrenders	6,233	7	0
Cash bonus	1,254	17	6
Bonus reduction of premiums	1,552	10	0
Commission	8,566	19	5
Expenses of management	18,781	7	1
Amount of funds at the end of the year	956,623	9	5
	£1,084,615	11	7

THE BRITISH EMPIRE—*Concluded.*

BALANCE SHEET.

	£	s.	d.
Claims admitted but not paid	18,404	6	6
Tradesmen's accounts	2,484	18	2
Loan fees accounts.....	1,116	9	8
Assurance fund	956,623	9	5
	£978,629	3	9

	£	s.
Mortgages on property within the United Kingdom.....	352,221	7
Freehold land and ground rents...	135,873	13
Loans on the company's policies...	72,562	2
Loans on personal security.....	12,738	10
Investments :—		
£10,729 Consols	10,220	3
£22 000 Queensland bonds	22,000	0
£17,800 Tasmanian bonds.....	17,491	0
£23,500 South Australian bonds	23,731	5
£13,500 Canadian bonds.....	13,310	12
£11,500 Victoria bonds.....	12,100	0
£14,800 New South Wales bonds	14,740	12
£63,400 Cape of Good Hope bonds	62,757	0
£9.500 New Brunswick bonds...	9,481	0
£12,000 Montreal bonds	11,155	0
£36,500 Natal bonds.....	36,267	10
£1,000 British Columbia bonds	1,000	0
£12,000 Toronto bonds.....	12 907	0
£12,000 Winnipeg bonds.....	13,298	15
£5,000 Ottawa bonds	5,843	15
£7,500 Swedish bonds.....	7.629	7
£13,700 Great Eastern Railway	9,975	7
£9,184 North-Eastern Railway...	15,615	6
£3,000 North-Western Railway..	5,148	1
£5,570 Great Western Railway	4 999	18
£7,500 Furness Railway	9,650	6
£10,580 Bombay and Baroda Railway	11,047	12
£5,000 Northern of Canada Railway	5,113	15
£12,000 Globe Telegraph preference shares.....	14,964	17
Interest accrued but unpaid.....	5,756	16
Cash on deposit	3,000	0
Cash on current account and in hand	6,897	18
Agency balances...	12,519	0
Outstanding premiums (payable in January)	26,611	9
	£978,629	3

THE BRITON LIFE ASSOCIATION (LIMITED)

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Chairman—FRANCIS WEBB.

Actuary and Secretary— JOHN MESSENT, F.I.A., F.S.S. | *Principal Office*— 429 Strand, London, Eng.

Manager in Canada—J. B. M. CHIPMAN.

Head Office in Canada—12 Place d'Armes, Montreal.

(Organized or incorporated, 30th October, 1875. Commenced business in Canada —license issued—15th April, 1876.)

CAPITAL.

Amount of capital authorized, £500,000 stg., with power to increase to £1,000,000 stg	$2,433,333 33
Amount subscribed for and paid up in cash, £50,000 stg	243,333 33

Amount of premiums received in cash during the year on life policies in Canada	$ 2,779 06

Amount paid during the year on account of death claims in Canada	$ 3,500 00

ASSETS IN CANADA.

Canada 4 per cent. bonds in deposit with Receiver-General	$ 54,993 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted	$ 10,000 00
Net reserve on outstanding policies in Canada (estimate by Department)	6,000 00
Total liabilities in Canada	$ 16,000 00

MISCELLANOUS.

Number of new policies reported during the year as taken in Canada	None.	
Number of policies become claims during the year	5	
Amount of said claims		$ 13,500 00
Number of policies in force in Canada at date	57	
Amount of said policies		92,722 39

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	5	$ 13,500 00
2. By lapse	4	7,000 00
Total	9	$ 20,500 00

BRITON LIFE—*Concluded.*

Policies in force at beginning of year in Canada	63	$ 113,222 3
Policies terminated as above	9	20,500 0
Policies in force at date of statement	54	92,722 3

Number of insured lives at beginning of year in Canada	60
Number of deaths during the year among insured	3
Number of insured whose policies have become terminated during the year, otherwise than by death	4
Number of insured lives at date of statement	53

Subscribed and sworn to, 31st March, 1884, by

JAMES B. M. CHIPMAN.

(Received 1st April, 1884.)

THE BRITON MEDICAL AND GENERAL LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Chairman—FRANCIS WEBB.

tuary and Secretary— JOHN MESSENT, F.I.A., F.S.S. | *Principal office*— 429 Strand, London, Eng.

Manager in Canada—J. B. M. CHIPMAN.

Head Office in Canada - - - - - 12 Place d'Armes, Montreal.

(Organized or incorporated, 1854; License issued, 1870.)

This Company has ceased to transact new business.

CAPITAL.

ıount of capital authorized and subscribed for £200,000 stg.	$ 973,333 33
ıount paid up in cash at 31st December, 1881, £63,354 7s. 6d.	308,324 63

ıount of premiums received in cash during the year on life policies in Canada	$ 23,955 23

ıount paid during the year on account of claims in Canada, viz.:—

On account of death claims	$56,983 73	
t amount paid on account of claims in Canada		$ 56,983 73
ıount paid for surrendered policies		824 14
Total net amount paid to policy-holders in Canada		$ 57,807 87

ASSETS IN CANADA.

	£ s. d.	
Western Australia bonds	7,500 0 0	
Cape of Good Hope bonds	13,500 0 0	
do stock	240 6 8	
	£21,240 6s. 8d.	$ 103,369 62
ırtgages on real estate in Canada		2,000 00
sh in hand and in banks in Canada		13,605 71
Total assets in Canada		$ 118,975 33

LIABILITIES IN CANADA.

nount of claims in Canada unsettled but not resisted		$ 3,540 00
t amount of premium reserve on policies in Canada		No return.
Deduct loans on Association's policies	$ 14,302 14	
Half credit premiums (debts against policies)	10,383 50	
Suspended premiums	3,601 83	
Total deductions	$ 28,287 47	
fference carried out		No return.

BRITON MEDICAL LIFE—*Concluded.*

MISCELLANEOUS.

Number of policies become claims in Canada during the year	12	
Amount of said claims		$ 35,390
Number of policies in force in Canada at date	361	
Amount of said policies		804,147

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	12	$ 35,390
2. By surrender	4	5,406
(For which cash value has been paid, $824.14.)		
3. By surrender, $973.33.		
(For which paid-up policies have been granted to amount of $100.)		
Difference of amounts carried out		873
4. Lapse	2	2,433
Total	18	$ 44,103

Policies in force at beginning of year in Canada	378	$848,151
Policy renewed	1	100
Policies terminated during the year	18	44,103
Policies in force at date of statement (exclusive of bonuses)	361	804,147

Number of insured lives at beginning of year	330
Number renewed	1
Number of deaths during the year among insured	12
Number of insured whose policies have been terminated during the year otherwise than by death	7
Number of insured lives at date of statement	312

Subscribed and sworn to, 31st March, 1884, by

JAMES B. M. CHIPMAN.

(Received 1st April, 1884.)

CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH APRIL, 1883.

President and Managing Director—A. G. RAMSAY.

retary—R. HILLS. | *Agent*—A. G. RAMSAY.

Head Office—Hamilton, Ont.

(Organized, 21st August, 1847; Incorporated, 25th April, 1849; Commenced business in Canada, 21st August, 1847.)

CAPITAL.

ount of capital authorized and subscribed for	$1,000,000 00
ount of capital paid up in cash	125,000 00

(*For List of Stockholders, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

lue of real estate (without encumbrances) held by the Company, buildings in Hamilton, Toronto and Montreal	$ 341,000 00
ount secured by way of loans on real estate by bond or mortgage, first liens (including ground rents, $18,671.93 and $10,000 on bond over reversionary interest)	939,855 15
ount of loans secured by bonds, stocks, or other marketable collaterals	234,025 00

z.:—Upon stock and bonds of

	Loans.	Par Value.	Market Value.
20 Shares Hamilton Gaslight Company	$400 00	$800 00	$1,120 00
20 do do do	400 00	800 00	1,120 00
20 do do do	800 00	800 00	1,120 00
12 do do do	600 00	480 00	672 00
280 Shares Federal Bank Stock and Life Policies for $24,000	35,000 00	28,000 00	44,240 00
525 Shares Bank of Commerce Stock	34,125 00	26,250 00	35,175 00
300 do do do	15,000 00	15,000 00	20,100 00
100 do do do	6,000 00	5,000 00	6,700 00
180 do do do	9,000 00	9,000 00	12,060 00
125 Shares Ontario and Qu'Appelle Co.'s Stock	3,750 00	3,750 00	7,125 00
100 do do do	3,000 00	3,000 00	5,700 00
500 do do do	15,000 00	15,000 00	28,500 00
150 do do do	4,500 00	4,500 00	8,550 00
40 do do do	1,200 00	1,200 00	2,280 00
15 Shares Dominion Savings and Investment Society's Stock	750 00	750 00	900 00
500 Shares North-West Land Co. / 20 Shares Ontario Trust Co.	5,000 00	13,166 67	10,611 67
£25,200 stg. Bonds of Brantford, Norfolk and Port Burwell Railway	99,500 00	122,640 00	122,640 00
	$234,025 00	$250,136 67	$303,613 67

Amount of loans as above on which interest has not been paid within one year previous to statement	$10,500 00
nount of loans made in cash to policy-holders on the Company's policies assigned as collaterals	369,875 80
Premium obligations on policies in force	196,281 50

†Being debts upon half credit policies.

CANADA LIFE—*Continued.*

Debentures owned by the Company:—

Municipality.	Par value.
City—Hamilton	$62,500 00
Montreal, Q.	93,000 00
Belleville	111,500 00
Brantford	14,500 00
Guelph	4,000 00
Winnipeg, Man.	193,000 00
Three Rivers, Q.	16,000 00
	$499,500 00
County—Hastings	$ 8,000 00
Brome, Q.	15,000 00
Drummond	25,000 00
Wellington	5,000 00
Kent	8,000 00
Oxford	1,100 00
Compton, Q.	125,973 34
Digby, N. S.	59,400 00
Middlesex	20,000 00
	$267,473 34
Town—Windsor	$ 63,000 00
Galt	20,000 00
St Thomas	20,000 00
Lindsay	52,000 00
Stratford	36,550 35
Guelph	18,150 00
Tilsonburg	6,600 00
Ingersoll	61,000 00
Simcoe	4,500 00
Woodstock	6,000 00
Sarnia	4,000 00
St. Johns, Q	60,000 00
Mitchell	24,000 00
Sorel, Q	9,000 00
Bowmanville	20,858 00
Goderich	6,000 00
Kincardine	11,000 00
Peterboro'	14,500 00
Barrie	22,500 00
Beauharnois, Q.	10,000 00
St. Mary's	14,253 72
Sherbrooke, Q	13,100 00
Strathroy	20,000 00
Collingwood	10,000 00
Seaforth	4,000 00
Orangeville	15,000 00
Orillia	11,600 00
St. Henri, Q.	2,257 50
Petrolia	4,119 00
	$563,938 57
Harbor—Montreal	$113,000 00
Village—Listowel	$ 20,000 00
Clinton	22,500 00
Exeter	10,000 00
Caledonia	13,000 00
Hochelaga, Q.	80,000 00
Coaticook, Q.	15,795 55
Yorkville	3,400 00
Georgetown	6,900 00
St. Cunegonde, Q	87,000 00
Harriston	3,849 85
St Jean Baptiste, Q.	35,000 00
Wingham	2,500 00
Coteau St. Louis	15,200 00

CANADA LIFE—*Continued.*

entures held by the Company—*Continued.*

Municipality.	Par Value.
Village—Alliston	6,800 00
Madoc	7,500 00
Glencoe	1,610 00
Brussels	9,000 00
St. Gabriel, Q	65,000 00
Parkdale	80,000 00
Blyth	3,300 00
Aylmer	2,500 00
Thamesville	7,000 00
Ridgetown	4,000 00
Kemptville	4,000 00
	$505,855 40
Township—Hatley, Q	$25,000 00
Ascot	21,700 00
Eldon	14,500 00
Minto	1,000 00
Dudswell, Q	22,000 00
Dereham	6,000 00
Culross	20,000 00
Lochiel	9,000 00
Orillia and Matchedash	700 00
Elderslie	5,000 00
Weedon, Q	24,000 00
Wallace	10,000 00
Turnberry	10,000 00
Morris	3,000 00
Elma	11,000 00
Dover, East and West	14 106 20
Woodhouse	3,500 00
Enniskillen	6,780 00
Howard	562 50
Mara	8,600 00
East Wawanosh	13,000 00
Usborne	500 00
Stephen	4,500 00
Bolton, Q	12,000 00
Grantham, Q	10,635 12
Albion	4,000 00
Yarmouth, N.S	59,200 00
Oneida	1,200 00
Melbourne and Brompton Gore, Q	5,000 00
Chatham	8,424 93
Gosfield	6,641 70
Colchester	3,810 00
Nottawasaga	1,700 00
Eastnor, Lindsay and St. Edmonds	3,000 00
Raleigh	23,196 60
Romney	1,921 00
South Colchester	3,000 00
	$378,178 05
Synopsis—City	$499,500 00
County	267,473 34
Town	563,988 57
Harbor	113,000 00
Township	378,178 05
Village	505,855 40
l Municipal debentures carried out at par value	2,327,995 36

CANADA LIFE—*Continued.*

Stocks and bonds held by the Company:—

	Par Value.	Market Value.
Stocks—Bank of Montreal	$ 55,000 00	$109,725 00
Bank of Commerce	50,000 00	67,000 00
do Hamilton	50,000 00	57,250 00
Canada Landed Credit Co	5,000 00	6,150 00
Ontario Trust Co	10,000 00	10,000 00
	$170,000 00	$250,125 00
Government—Ontario	$ 4,371 41	$ 4,371 41
Bonds—Canadian Pacific Land Grant Bonds	$520,000 00	$517,400 00
Synopsis—Stocks	$170,000 00	$250,125 00
Government	4,371 41	4,371 41
Bonds	520,000 00	517,400 00
Total	$694,371 41	$771,896 41

Value of stocks, &c., carried out at market value		771,896 4
Cash at head office		394 9
Cash in banks, viz.:—		
Bank of Montreal	$ 65,130 40	
National Bank of Scotland	51 93	
		65,182 3
Total		$5,246,506 5

OTHER ASSETS.

Interest due	$ 2,440 64	
do accrued	95,008 39	
Total carried out		97,449 0
Rents due	$ 874 83	
do accrued	66 66	
Total carried out		941 4
Gross premiums due and uncollected on policies in force	$ 218,615 31	
Gross deferred premiums on same	121,832 33	
Total outstanding and deferred premiums	$ 340,447 64	
Deduct cost of collection at 10 per cent	34,044 76	
Net outstanding and deferred premiums		306,402 8
Office furniture at head office and branches		7,670 4
Items in suspense account		5,668 9
Total assets		$5,664,639 3

LIABILITIES.

* Amount computed or estimated to cover the net present value of all policies in force	$4,640,257 47	
Deduct value of policies re-insured in other companies	12,795 48	
Net re-insurance reserve		$4,627,461 9

* Upon basis of Institute of Actuaries H. M. experience table of mortality, and interest at 4½ per cent., as computed at 30th April, 1883.

CANADA LIFE—*Continued.*

ms for death losses due and unpaid (Of this $285.16 accrued in previous years).	$ 29,786 17	
o unadjusted, but not resisted (of this $2,000 accrued in previous year)	23,500 00	
Total		53,286 17
ount of dividends or bonuses to policy-holders due and unpaid (including $9,005.89, bonuses on death claims)		15,548 87
Total liabilities		$4,696,297 03
plus of assets over liabilities available for protection of policy-holders.		$ 968,342 31
which has been carried to proprietors' account		101,818 92
ving surplus on policy-holders' account		$ 866,523 39
pital stock paid up		$ 125,000 00
plus above all liabilities (including capital stock paid up and the amount as above carried to proprietors' account)		741,523 39

INCOME:

h received for premiums	$728,141 74	
emium obligations taken in part payment of premiums	1,530 74	
miums paid by dividends including reconverted additions	84,513 28	
Total	$814,185 76	
luct premiums paid to other companies for re-insurance	4,631 62	
Total premium income		$ 809,554 14
ceived for interest and dividends		300,411 87
ceived for rents		7,027 20
ofits on sales of debentures		28,712 89
Total income		$1,145,706 10

EXPENDITURE.

sh paid for death claims	$287,641 54	
remium obligations used in payment of same	2,009 45	
Total amount paid for death claims	$289,650 99	
sh paid for matured endowments	$ 7,574 96	
emium obligations used in payment of same	1,612 54	
t amount paid for endowment claims	$ 9,187 50	
tal amount paid for death claims and matured endowments		$298,838 49
sh paid to annuitants		648 00
sh paid for surrendered policies		19,430 18
remium obligations used in purchase of surrendered policies		1,596 82
he same voided by lapse		307 20
sh dividends paid to policy-holders (Including $35,581.97, being bonuses paid on account of death claims; and $2,012.64, bonuses on matured endowments.)		49,612 62

*Being half credit debts.

CANADA LIFE—*Continued.*

Cash dividends applied in payment of premiums	84,513 28
*Premium obligations used in payment of dividends to policy-holders	961 58
Cash paid stockholders for interest or dividends	18,750 00
Commissions, salaries and other expenses of officials	111,985 07
Taxes, licenses, fees or fines	2,189 22
Miscellaneous payments, viz.:	
Medical fees, $7,707.50; solicitor's charges, $1,515.87; travelling expenses of agents and others, $6,834.47; rents, $7,295.03; fuel, $80.75; gas, $385.90; stationery, $1,859.72; printing and advertising, $3,996.67; books, periodicals, &c., $472.42; postage, exchange, &c., $4,345.66; sundries, including water rates, express charges, guarantee premiums, cleaning offices, $3,205.49	37,699 48
Total expenditure	$ 626,531 94

*PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	$ 203,164 41
do received during the year	1,530 74
(Amount included for revived policies which had been previously written off.)	
Total	$ 204,695 15
Deductions during the year, viz.:—	
Amount of obligations used in payment of claims	$ 3,621 99
do do purchase of surrendered policies	1,596 82
do do payment of dividends to policy-holders	961 58
do voided by lapse	307 20
do redeemed in cash	1,926 06
Total deductions	$ 8,413 65
Balance, premium obligations at end of year	$ 196,281 50

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	1,810		
Amount of said policies			$3,680,250 00
Number of policies become claims in Canada during the year	163		
Amount of said claims		$ 292,779 50	
Add bonus profits		36,956 22	
			$ 329,735 72
Number of policies in force in Canada at date	16,425		
Amount of said policies, including matured endowments		$28,685,947 01	
Add bonus profits		1,453,147 98	
Total		$30,139,094 99	
Deduct amount of said policies re-insured in other licensed companies in Canada, including $3,866.71 bonus profits		125,949 71	
Net policies in force at 30th April, 1883			$30,013,145 28

*Being half credit debts.

CANADA LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada, not including bonus additions:—

	No.	Amount.
1. By death	163	$ 292,779 50
2. Maturity	10	9,000 00
3. By expiry	8	40,600 00
4. Surrender (For which cash value has been paid, $21,027.00).	94	136,666 00
5. Surrender, $103,500. (For which paid-up policies have been granted to amount of $24,484.00.) Difference of amounts carried out		79,016 00
6. Lapse	549	1,012,460 00
Total	824	$1,570,521 50

	No.	Amount.
Policies in force at beginning of year (not including bonus profits, $1,528,007.05)	15,202	$25,901,718 51
Policies issued during the year (including 65 revived policies for $118,500.00)	2,380	4,897,234 00
Policies terminated as above and by change for paid-up policies	877	1,595,005 50
Policies terminated otherwise, being not taken policies of this year, as well as those of previous years, returned by agents	280	518,000 00
Gross policies in force at date of statement (not including bonus profits, $1,453,147.98)	16,425	28,685,947 01

Bonuses in force at beginning of year		$1,528,007 05
Bonuses revived and changed		8,622 30
		$1,536,629 35
Bonuses terminated:—		
By death and endowment	$34,703 32	
By surrender	5,053 44	
By lapse	13,204 02	
By change	3,018 95	
Surrendered	27,501 64	
		83,481 37
Bonuses in force at end of year		$1,453,147 98

Number of insured lives at beginning of year	12,370
Number of new insurers during the year	1,823
Number of deaths during the year among insured	137
Number of insured whose policies have been terminated during the year otherwise than by death	777
Number of insured lives at date of statement	13,279

Subscribed and sworn to, 27th March, 1884, by

A. G. RAMSAY,
President.

R. HILLS,
Secretary.

(Received 29th March, 1884.)

THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—HENRY LYMAN.

Secretary—ARCHIBALD MCGOUN. | *Agent or Manager*—GERALD E. HART.

Principal Office—Montreal.

(Incorporated 30th June, 1864. Commenced life business in Canada, August, 1868.)

CAPITAL.

(*Included in Fire Department Statement.*)

ASSETS AS PER LEDGER ACCOUNTS.

Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals		$ 3,902 01
Premium obligations on policies in force		3,838 65

Stocks and bonds held by the Company, viz.:—

	Par Value.	Market Value.
*Montreal Corporation bonds	$ 48,000 00	$ 50,030 00
*Canada Central Railway bonds	5,840 00	5,840 00
*Montreal R. C. School Commissioners' bonds	2,000 00	2,300 00
Montreal Corporation 6 per cent. stock	15,000 00	17,550 00
do do 7 per cent. do	2,600 00	3,640 00
Montreal Harbor bonds	12,000 00	12,840 00
94 shares Merchants' Bank stock	9,400 00	10,175 50
Toronto bonds	9,974 00	10,971 40
30 shares Montreal Loan and Mortgage Company's stock	15,000 00	9,000 00
West Tilbury bonds	3,350 00	3,350 00
Parkhill bonds	4,000 00	4,236 72
Windsor debentures	12,472 00	12,472 00
Total par and market value	$139,636 00	$142,405 62

Carried out at market value		142,405 62
Cash in Merchants' Bank		1,079 15
Agents' ledger balances		572 60
Total		$ 151,798 (3

OTHER ASSETS.

Interest due	$ 306 57	
do accrued	740 33	
Total carried out		1,046 90
Gross premiums due and uncollected on policies in force	$11,007 78	
Gross deferred premiums on same	7,578 38	
Total outstanding and deferred premiums	$18,586 16	
Deduct cost of collection at 10 per cent	1,858 61	
Net outstanding and deferred premiums		16,727 55
Sundry debtors, since received		7,007 56
Deposited in Court		725 40
Total assets, Life Department		$ 177,305 44

*Deposited with the Receiver-General.

CITIZENS'—*Continued.*

LIABILITIES.

† Amount computed to cover the net reserve on all outstanding policies in force	$ 170,479 14	
Deduct value of policies re-insured in other companies	6,665 88	
Net re-insurance reserve		$ 163,813 26
Claims for death losses adjusted but not due		2,267 00
Total liabilities, Life Department		$ 166,080 26
Surplus on policy-holders' account		$ 11,225 18

INCOME DURING THE YEAR.

Net cash received for premiums	$ 46,699 14
Deduct premiums paid to other companies for re-insurance	2,996 68
Total premium income	$ 43,702 46
Amount received for interest or dividends on stock, &c	7,674 58
Other income	134 17
Total income, Life Department	$ 51,511 21

EXPENDITURE DURING THE YEAR.

Total amount paid for death claims (including $10,000.00 accrued in previous years)	$22,234.00	
Deduct amount received from other companies for re-insured death claims	5,000 00	
Net amount paid for death claims		$ 17,234 00
Cash paid for surrendered policies		428 47
Premium obligations voided by lapse		1,076 21
Cash dividends paid to policy-holders		72 48
Cash paid for commission, salaries and other expenses of officials		11,470 77
Cash paid for taxes and rent		759 73
All other expenditure, viz.:—		
Law costs	$ 826 14	
Valuing policies	67 65	
Medical fees	1,371 43	
Law charges	150 92	
Travelling expenses	952 17	
Postages	162 00	
Printing and advertising	497 30	
Telegrams &c	49 81	
Government assessment	26 13	
		4,103 55
Total expenditure, Life Department		$ 35,145 21

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at the commencement of year	$ 4,914 86
do voided by lapse	1,076 21
Balance note assets at end of year	$ 3,838 65

† Based on Institute H.M. Table at 4½ per cent, interest. Computed by Department.

CITIZENS'—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during year as taken in Canada...	276	
Amount of said policies		$ 520,500 00
Number of policies become claims in Canada during the year.....	9	
Amount of said claims		14,501 00
Number of policies in force in Canada at date	1,009	
Amount of said policies	$1,631,148 56	
Add bonus additions	4,703 05	
Total	$1,635,851 61	
Deduct amount of said policies re-insured in other licensed Companies in Canada	65,736 00	
Net amount in force, 31st December, 1883.		$1,570,115 61

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	9	$ 14,501 00
2. By expiry	1	6,000 00
3. By surrender (including bonus additions, $86) (For which cash value has been paid, $552.17.)	5	14,500 00
4. By surrender, $31,086.00. (For which paid up policies have been granted to amount of $4,597.00.) Difference of amounts carried out		26,489 00
5. By lapse (including bonus additions, $157.00)	117	209,157 00
Total	132	$ 270,647 00

	No.	Amount.
Policies in force at beginning of year (including bonus additions $4,946.05)	863	$1,380,998 61
Policies issued during the year (including 2 revived)	293	532,097 00
Policies terminated as above and by change to paid up policies (including bonus additions, $243.00)	146	275,244 00
Policies terminated by change	1	2,000 00
Policies in force at date of statement, (of which $65,736.00 is reinsured)	1,009	1,635,851 61

Number of insured lives at beginning of year	868
Number of new insurers during the year	268
Number of deaths during the year among insured	9
Number of insured whose policies have been terminated during the year otherwise than by death	122
Number of insured lives at date of statement	1,005

Subscribed and sworn to, 15th March, 1884, by

HENRY LYMAN,
President.

GERALD E. HART,
General Manager.

(Received 17th March, 1883.)

THE COMMERCIAL UNION ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Chairman—W. MIDDLETON CAMPBELL, Esq.

Secretary—SAMUEL J. PIPKIN. | *Principal Office*—19 and 20 Cornhill, London, England.

Incorporated, 28th September, 1861.

Agent in Canada—FRED COLE. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, 11th September, 1863.)

CAPITAL.

Amount of capital authorized and subscribed for	£2,500,000	stg.
Amount paid up in cash	250,000	"

Gross amount of premiums received in cash during the year on life policies in Canada	$ 19,550 13
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada	526 64
Total net premium income	$ 20,076 77

Amount paid on account of death claims (including bonus additions, $1,358.29)	$ 5,417 09
Amount paid for surrendered policies	59 04
Amount paid for dividends or bonuses to policy-holders	7,307 59
Total net amount paid to policy holders in Canada	$ 12,783 72

ASSETS IN CANADA.

(*Specially Life Department.*)

Cape of Good Hope stock in deposit with Receiver-General, par value	$ 107,066 66
Cash in hand and in banks in Canada	3,395 32
Total assets in Canada, Life Department	$ 110,461 98

(*For other Assets, see Fire Department.*)

LIABILITIES IN CANADA, LIFE DEPARTMENT.

Under policies issued previous to 31*st March*, 1878.

Amount of claims on policies in Canada unsettled but not resisted (including bonus additions, $346.50)	$ 1,563 17

COMMERCIAL UNION—*Continued.*

*Amount computed to cover the net reserve or re-insurance value of all outstanding policies in Canada		$ 168,386 67	
Deduct amount of outstanding and deferred premiums, less cost of collection at, 10 per cent	$3,771 24		
Deduct loans and credit premiums, a first lien or charge on security of policies	6,806 67		
Loans advanced within surrender value of policies	9,182 96		
		19,760 87	
Difference carried out			148,625 80
Total liabilities to said policy holders in Canada			$ 150,188 97

LIABILITIES IN CANADA.

Under Policies issued subsequent to 31*st March,* 1878.

* Amount computed or estimated to cover net reserve on all outstanding policies in Canada		$ 7,922 92	
Deduct amount of outstanding and deferred premiums, less cost of collection, at 10 per cent	$ 420 41		
Deduct credit premiums	1,661 15		
		2,081 56	
Difference carried out			$ 5,841 36
Total net liabilities to said policy-holders in Canada			$ 5,841 36
Total net liabilities to all policy-holders in Canada			$ 156,030 33

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	7	
Amount of said policies		$ 19,520 20
Number of policies become claims in Canada during the year	3	
Amount of said claims (including bonus additions, $1,704.79)		6,980 26
Number of policies in force in Canada at date	301	
Amount of said policies	$635,100 02	
Add bonus additions	81,319 82	
Total policies in force at 31st December, 1883		716,419 84

Number and amount of policies terminated during the year in Canada (exclusive of bonuses), viz.:—

	No.	Amount.
1. By death	3	$ 5,275 46
2. By surrender	1	1,946 66
(For which cash value has been paid, $59.04.)		
3. By surrender, $6,326.66.		
(For which paid-up policies have been granted to amount of $739.73.)		
Difference of amounts carried out	...	5,586 93
4. By lapse	3	3,406 66
Total	7	$ 16,215 71

* Reserve based on H. M. Table of Mortality, and 4½ per cent. interest.

COMMERCIAL UNION—*Continued.*

	No.	Amount.
Policies in force at beginning of year (exclusive of bonuses)	301	$631,795 53
Policies issued during the year	7	19,520 20
Policies terminated as above	7	16,215 71
Policies in force at date of statement (exclusive of bonuses)	301	635,100 02

Number of insured lives at beginning of year	279
Number of new insurers during the year	5
Number of deaths during the year among insured	3
Number of insured whose policies have been terminated during the year otherwise than by death	3
Number of insured lives at date of statement	278

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada	49	$112,614 66
Policies issued during the year	7	19,520 20
Policies terminated as above	3	9,480 25
Policies in force at date of statement	53	122,654 61
Bonus additions	...	1,350 26

Subscribed and sworn to, 31st March, 1884, by

FRED. COLE.

(Received 1st April, 1884.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

(*Abstracted from Directors' Report, London, Eng., February,* 1884.)

LIFE DEPARTMENT.

The fourth quinquennial valuation to the 31st December, 1882, shewed, after providing adequate reserves, a surplus of £133,425, of which the sum of £126,000 was distributed, giving £25,200 to the shareholders, and £100,800 to the policy-holders, as compared with £20,000 and £80,000 distributed after the valuation of 1877.

The new business of the year consisted of 592 policies, assuring £404,103, and the new premiums were £13,839.

The net claims, following two years of comparatively light mortality, were unusually heavy, and amounted to £83,046, being in excess of the expectation both in respect of lives and sums assured.

The Life fund, notwithstanding the quinquennial bonus payments and exceptional losses by death, has slightly increased, and amounted, at the end of the year, to £812,525.

COMMERCIAL UNION—*Continued.*

REVENUE ACCOUNT.

LIFE DEPARTMENT.

Dr.

	£	s.	d.	£	s.	d.
To amount of Life Assurance fund at the beginning of the year				809,957	15	0
New premiums	13,839	14	3			
Renewal	114,143	13	10			
	£127,983	8	1			
Deduct re-assurances	14,007	4	8			
				113,976	3	5
Premium for endowment certain				37	17	8
Consideration for annuities				6,865	19	2
Interests and dividends				35,715	6	8
Fines				102	9	4
				£966,655	11	3

Cr.

	£	s.	d.	£	s.	d.
By Claims under polices, after deduction of sums re-assured				83,046	6	4
Endowment and endowment assurances matured				537	8	0
Surrenders				6,572	2	10
Annuities				1,822	7	5
Cash bonuses to policy-holders				23,005	18	0
Shareholders' proportion of quinquennial profits				25,200	0	0
Commission				4,672	16	11
Expenses of valuation	1,141	13	5			
do management	8,122	0	6			
				9,263	13	11
Agents' balance irrecoverable				4	13	11
Exchange				4	13	7
Amount of Life Assurance fund at the end of the year				812,525	10	4
				£966,655	11	3

Balance Sheet of the Life Department, 31st December, 1883.

Dr.

	£	s.	d.
To Assurance fund	812,525	10	4
Life Investment reserve fund	1,843	10	6
Claims admitted, but not paid	15,156	14	0
Re-assurance premiums due, but not paid	1,307	4	6
Commission due but not paid	2,654	11	7
Surrenders do	544	5	0
Annuities do	116	15	9
Suspense Account	73	2	6
	£834,221	14	2

COMMERCIAL UNION—*Concluded.*

Cr.	£	s.	d.
Mortgages on property within the United Kingdom	469,695	3	6
do out of do	50,200	0	0
Loans on the Company's policies	26,132	19	9
VESTMENTS—			
Indian and Colonial Government securities	76,464	13	9
Cape of Good Hope Government securities	21,120	0	0
Foreign Government securities	14,119	0	6
Railway and other debentures and debenture stocks	30,078	4	3
Railway and other preference stocks and shares	23,010	5	6
Parliamentary debenture bonds	19,646	19	4
Freehold ground rents	14,689	1	7
Life policy purchased	973	16	5
Branch and agency balances	16.616	8	8
Outstanding premiums	7,943	9	4
" interest	820	7	3

	£	s.	d.
CASH—On Deposit	50,059	7	2
Bankers' current accounts	12,283	1	5
In hand	159	0	0

	£	s.	d.
	62,501	8	7
Bills receivable	209	15	9
	£834,221	14	2

THE CONFEDERATION LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President— HON. SIR WM. P. HOWLAND, C.B.; K.C.M.G. | *Managing Director and Agent*— J. K. MACDONALD.

Head Office, - - - TORONTO.

(Organized or Incorporated, April 14th, 1871; Commenced business in Canada, October 31st, 1871.)

CAPITAL.

Amount of capital authorized and subscribed for	$1,000,000 00
Amount paid up in cash	80,000 00

(*For List of Stockholders, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Value in account of real estate held by the Company	$ 20,988 19
Amount secured by way of loans on real estate by bond or mortgage, first liens	817,308 68
do do do second liens	300 00
Amount of loans secured by bonds, stocks or other marketable collaterals, viz	7,891 26

	Par value.	Market value.
92 Shares Ontario Bank stock	$9,200 00	$ 9,200 00
250 do London and Canadian Loan and Agency Co.	1,750 00	2,362 50
5 do Montreal Bank stock	1,000 00	1,775 00
	$11,950 00	$13,337 50

Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals	29,367 03

Stock, bonds and debentures owned by the Company, viz: —

	Par value.	Market value.
*City of Toronto debentures	$61,000 00	$64,299 20
* do Hamilton do	2,400 00	2,544 00
* do Belleville do	5,000 00	5,240 50
Township Medora and Wood debentures	550 00	579 81
* do Muskoka do	400 00	434 12
*Village of Yorkville do	5,403 00	5,835 24
* do Mount Forest do	4,000 00	4,108 00
*Town of Whitby do	700 00	700 00
*Village of Arthur do	2,500 00	2,672 00
*Township of Muskoka do	1,200 00	1,274 76
County of Haliburton do	942 00	942 00
Village of Brussels do	5,000 00	5,231 50
Township of Minden do	234 00	234 00
do Colchester do	778 00	806 94
Village of Ridgetown do	1,738 00	1,738 00
Townships of Lutterworth, Anson and Hinden debentures	172 00	172 00
*Town of Whitby	700 00	700 00
*Township of Colchester	1,167 00	1,210 41
Government 5 p. c. stock	4,200 00	4,200 00
do Savings Bank deposit	416 10	416 10
	$98,500 10	$103,338 58

*Deposited with the Receiver-General.

CONFEDERATION LIFE—*Continued.*

rried out at market value		103,338 58
ecial loan secured		400 00
sh at head office		44 40
sh in banks, viz.:—		
Ontario Bank, Winnipeg	$ 16,166 32	
Bank of New Brunswick, N.B	32 84	
Canadian Bank of Commerce	38,685 96	
		54,885 12
ills receivable		35,634 95
ents' ledger balances		690 53
Total		$1,070,848 74

OTHER ASSETS.

erest due	$ 15,828 82	
do accrued	21,325 86	
Total		37,154 68
oss premiums due and uncollected on policies in force (including bills receivable, $35,634.95)	$ 61,675 09	
oss deferred premiums on same	19,719 50	
tal outstanding and deferred premiums	$ 81,394 59	
duct cost of collection at 10 per cent. ($8,139 46), and bills receivable ($35,634.95)	43,774 41	
et outstanding and deferred premiums		37,620 18
rniture		2,231 80
re premiums (repayable by mortgagors)		446 07
dvanced to Company's agents		930 79
obe Mutual, $113.76; Suit account, costs $5.00; Suspense, $59.19; Sundry, $17.19		195 14
Total assets		$1,149,427 40

LIABILITIES.

mount computed to cover the net present value of all policies in force	$ 905,628 49	
duct net value of policies re-insured in other companies	16,151 44	
	$ 889,477 05	
esent value of annuities for $1,392.30 per annum	9,171 72	
abilities for temporary annuities	32,915 17	
tal net re-insurance reserve		$ 931,563 94
iability for unclaimed surrender values		4,782 10
aims for death losses unadjusted but not resisted ($760.50 accrued in 1878 waiting letters of guardianship)	$8,835 25	
Total death claims		8,835 25
mount of dividends or bonuses to policy-holders due and unpaid		1,529 96
ue on account of general expenses		4,758 40
ndry liabilities, viz.:		
Premiums paid in advance	$ 145 74	
Sinking fund to meet maturing debentures	462 71	
Due on surrendered policy	187 96	
		796 41
Total liabilities		$ 952,266 06

*In Company's own statement this is included in outstanding premiums.
†Reserve at 4½ per cent. based on Table Institute of Actuaries, G. B.

CONFEDERATION LIFE—*Continued.*

Surplus on policy-holders' account	$ 197,161 34
Capital stock paid up	80,000 00
Surplus above all liabilities and capital	$ 117,161 34

INCOME DURING THE YEAR.

Cash received for premiums	$ 297,924 32
Premiums paid by dividends, including temporary reductions	15,653 51
Total	$ 313,577 83
Deduct premiums paid to other companies for re-insurance	4,201 23
Total premium income	$ 309,376 60
Received for interest or dividends on stock	62,646 34
Received for rents	1,359 67
Temporary annuities (temporary reductions) paid for by application of profits, $3,533.67.	
Total income	$ 373,382 61

EXPENDITURE DURING THE YEAR.

Cash paid for death claims	$79,208 00	
Cash paid for matured endowments	6,500 00	
Net amount paid for death claims and matured endowments		$ 85,708 00
Cash paid to annuitants		1,392 30
Cash paid to temporary annuitants for reduction of premiums		6,197 84
Cash paid for surrendered policies		7,277 56
Cash dividends paid to policy-holders		7,535 65
Cash dividends applied to payment of premiums		9,455 67
(Dividends to policy-holders applied to purchase of temporary annuities for future reduction of premiums $3,533 67)		
Cash paid to stockholders for interest or dividends		8,000 00
Cash paid for commission and salaries and other expenses of officials		62,411 52
Cash paid for taxes, licenses, fees or fines		790 91
Cash paid for rent		2,721 50
Other expenditures, viz.:—Medical expenses, $5,736.50; advertising, $2,583.25; general expenses, $2,508.89; postage, $1,328·13; printing, stationery, &c., $2,000.54; commission on loans, $479.25; furniture, $1,154.57; solicitors charges, $978.55; exchange expenses, $271.51; insurance literature, $26.20		17,067 39
Total expenditure		$ 208,558 34

*MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada (including 13 revived)	1,525

*Following the past practice the books were kept open for a short time after the close of the year but in no item is there more than twelve months' business.

CONFEDERATION LIFE—*Concluded.*

mount of said policies (including $18,000 revived)	$2,292,307 75	
onus additions	6,353 81	
		$2,298,661 56
umber of policies become claims in Canada during the year	45	
mount of said claims	$ 80,202 75	
onus additions	202 00	
		80,404 75
umber of policies in force in Canada	7,292	
mount of said policies	$11,163,102 00	
onus additions	41,432 00	
Total	$11,204,534 00	
mount of said policies re-insured in other licensed companies in Canada	185,909 00	
et amount of policies in force on 31st December, 1883		11,018,625 00

umber and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonuses, $202.00)	42	$ 73,904 75
2. By maturity	3	6,500 00
3. By expiry	41	82,000 00
4. By surrender (including bonuses, $1,507.00) (For which cash value has been paid, $7,277.56.)	79	142,117 00
5. By surrender (including bonuses, $123.00) $52,623.00. (For which paid up policies have been granted to amount of $7,378.00.)		
Difference of amounts carried out		45,245 00
6. By lapse (including bonuses, $50.00)	425	653,607 00
Total	590	1,003,373 75

	No.	Amount.
licies in force at beginning of year (including bonuses, $36,960.19)	6,357	$9,909,246 19
licies issued during the year (including 13 revived for $18,000)	1,640	2,550,785 00
nuses added during the year		6,353 81
licies terminated as above (including bonuses, $1,882.00)	590	1,003,373 75
licies not taken	115	258,477 25
oss policies in force at date of statement (including bonuses, $41,432.00)	7,292	11,204,534 00

umber of insured lives at beginning of year	5,732
umber of new insurers during the year	1,483
umber of deaths during the year among insured	41
umber of insured whose policies have been terminated during the year otherwise than by death	598
umber of insured lives at date of statement	6,576

Subscribed and sworn to, 23rd April, 1884, by

W. P. HOWLAND,
President.
J. K. MACDONALD,
Managing Director.

eceived 25th April, 1884.)

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—JACOB L. GREENE. | *Secretary*—WILLIAM G. ABBOTT

Principal Office—Hartford, Conn., U.S.

Agent in Canada—ROBERT WOOD. | *Head Office in Canada*—Montreal.

Organized or Incorporated, 15th June, 1846. Commenced business, 15th December 1846. Licensed in Canada, 1st August 1868.

(No capital—being purely a Mutual Company.)

Amount of premiums received in cash during the year on life policies in Canada		$ 103,230 0
Amount paid during the year on claims in Canada:—		
On account of death claims	$29,285 00	
do matured endowments	34,260 00	
Net amount paid on account of claims		$ 63,545 0
(Of this amount, $2,000 accrued in previous year.)		
*Amount paid for surrendered policies		
Amount paid for dividends to policy-holders		32,514 5
Total net amount paid to policy-holders in Canada		$ 96,059 5

ASSETS IN CANADA.

U.S. Registered bonds held in deposit by Receiver-General	$ 100,000 0

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted	$ 19,200 0
†Amount estimated to cover the net reserve on all outstanding policies in Canada	950,000 0
Total net liabilities to policy-holders in Canada	$ 969,200 0

MISCELLANEOUS.

Number of policies become claims in Canada during the year	43	
Amount of said claims		$ 80,745 0
Number of policies in force in Canada at date	1,867	
Amount of said policies		3,610,258 0

*This Company allows surrender values on lapsed policies only in payment of premiums on new insurance, or to keep other insurance on same life in force, or the value is applied in purchase of paid up insurance. No record is kept by States or Territories of the amounts so applied.

†Estimated on basis of 4 per cent. interest, Combined Experience Table.

CONNECTICUT MUTUAL LIFE—*Concluded,*

umber and amount of policies terminated during the year in Canada :—

1. By death	27	$ 46,485 00
2. By maturity	16	34,260 00
3. By surrender and lapse	28	73,500 00
Total	71	$ 154,245 00

olicies in force at beginning of year in Canada	1,938	$3,764,503 00
olicies terminated as above	71	154,245 00
olicies in force at date of statement	1,867	3,610,258 00

No return of number of insured lives.

Subscribed and sworn to, 17th April, 1884, by

WILLIAM G. ABBOTT,
Secretary.

Received, 19th April, 1884.)

THE DOMINION SAFETY FUND LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President and Agent—J. DEWOLFE SPURR. | *Secretary*—CHARLES CAMPBELL.

Head Office—St. John, N.B.

(Incorporated, 25th March, 1881. Organized, 28th March, 1881. Commenced business in Canada, 8th June, 1881.)

CAPITAL.

Amount of capital authorized and subscribed for	$ 120,000 00
Amount paid up in cash	2,400 00
Amount of Guarantee Fund paid up in bonds and securities	45,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate	$ 8,000 00

Bonds and debentures held by the Association:—

	Par Value.	Market Value.
Province of New Brunswick 6 p. c. bonds	$ 15,000 00	$ 16,500 00
City of St. John, N.B. do do	15,500 00	17,048 75
Carleton Water Works do do	1,000 00	1,090 00
Town of Portland do debentures	2,000 00	2,200 00
Kent County do bonds	1,000 00	1,030 00
Musquash do do	700 00	700 00
Woodstock Water Works do do	4,000 00	4,120 00
Total par and market value	$ 39,200 00	$ 42,688 75

Carried out at market value	42,688 75
Cash in bank to credit of Receiver-General	50,000 00
Agents' ledger balances	77 31
Cash on hand at head office	120 46
Cash in banks	6,196 79
Office furniture	500 00
Total assets	$ 107,583 31

LIABILITIES.

To certificate holders on Safety Fund account	$ 18,871 22
do Assessment account	2,965 76
Total liabilities on members account	$ 21,836 98

OTHER LIABILITIES.

Loans from bank on security of bonds and debentures deposited	35,000 00
Due on account of loans	1,574 08
Total liabilities	$ 58,411 06
Surplus of assets over liabilities	$ 49,172 25
Capital stock paid up	$ 47,400 00

DOMINION SAFETY FUND—*Continued.*

INCOME.

afety Fund	$ 7,548 86	
ssessments	14,085 61	$ 21,634 47
ues	$ 14,911 16	
dmission fees	6,624 72	
undries, Home Agency	504,28	
nterest on bonds	1,318 04	
nterest from banks	172 39	13,530 59
Total income		$ 35,165 06

EXPENDITURE.

aid for death claims		$ 12,000 00
ash paid to stockholders for interest		1,200 00
ther expenditure, viz.:—		
Salaries of officials	$ 1,598 13	
Medical examiner's fees	1,196 00	
Agents' commissions	5,428 72	
Rates and taxes	27 36	
Office expenses	364 57	
Office furniture	44 30	
Stationery	65 95	
Postage	338 11	
General expenses	384 30	
Printing	282 68	
Advertising	85 69	9,815 81
Total expenditure		$ 23,015 81

CASH ACCOUNT.

Dr.		*Cr.*	
To Cash in bank and on hand 31st Dec., 1882.	$ 52,000 71	By expenditure as per schedule	$ 23,015 81
Income as per schedule...	35,165 06	Paid for investments	7,506 59
		Advanced to agents	326 12
		Cash in bank and on hand 31st Dec., 1883	56,317 25
	$ 87,165 77		$ 87,165 77

MISCELLANEOUS.

Number of certificates issued and taken in Canada during year	902	
do do do Newfoundland during year	3	
Total	905	
Amount of said certificates		$ 905,000 00

DOMINION SAFETY FUND—*Continued.*

Number of certificates become claims in Canada during year....	10	
do do do do Newfoundland during year	2	
Total	12	
Amount of said claims		12,000 00
Number of certificates in force in Canada at date	1,935	
do do do Newfoundland at date	68	
Total	2,003	
Amount of said certificates		2,003,000 00

Number and amount of certificates terminated during the year :—

	No.	Amount.
1. By death	12	$ 12,000 00
2. By lapse	157	157,000 00
Total	169	$169,000 00

Certificates in force at beginning of year	1,267	$1,267,000 00
do issued and taken during the year	905	905,000 00
do terminated as above	169	169,000 00
do in force at date of statement	2,003	2,003,000 00

Number of insured lives at beginning of year	787
Number of new insurers during the year	598
Number of deaths during year among insured	7
Number of insured whose certificates terminated otherwise than by death	89
Number of insured lives at date of statement	1,289

SAFETY FUND CLASS, 1881.

—	No. of Persons.	No. of Certificates.	Amount of Safety Fund.
			$ c.
Condition, 31st December, 1882	203	341	3,622 50
Deaths, 4 (certificates, 6); lapses, 13 (certificates, 19)	17	25	.....
Interest added during year	.....	.....	181 12
Condition, 31st December, 1883	186	316	3,803 62

DOMINION SAFETY FUND—*Concluded.*

SAFETY FUND CLASS, 1882.

—	No. of Persons.	No. of Certificates.	Amount of Safety Fund.
			$ c.
Condition, 31st December, 1882	396	624	6,280 00
Deaths, 2 (certificates, 3); lapses, 19 (certificates, 30)	21	33	.....
Interest added during the year	.....	.....	314 00
Condition, 31st December, 1883	375	591	6,594 00

SAFETY FUND CLASS, 1883.

—	No. of Persons.	No. of Certificates.	Amount of Safety Fund.
			$ c.
Original number	418	644	6,440 00
Deaths, 1 (certificates, 3); lapses, 4 (certificates, 5)	5	8	.....
Condition, 31st December, 1883	413	636	6,440 00

Subscribed and sworn to, 13th March, 1884, by

J. DeWOLFE SPURR,
President.

CHARLES CAMPBELL,
Secretary.

(Received, 17th March, 1884.)

THE EDINBURGH LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1883.

President—Sir G. G. MONTGOMERY, Bart.. | *Manager*—GEORGE M. LOW, F.F.A.

Principal Office—Edinburgh, Scotland. Organized, A.D. 1823.

Agent in Canada—DAVID HIGGINS. | *Head Office in Canada*—Toronto.

(Commenced business in Canada, June, A.D. 1857.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£500,000 stg.	$2,433,333 33
*Amount paid up in cash	75,000 "	365,000 00

Amount of premiums received in cash during the year on life policies in Canada	$ 16,937 04

Amount paid during the year on claims in Canada, viz. :—		
On account of death claims	$4,136 66	
Net amount paid on account of claims		$ 4,136 66
Amount paid for surrendered policies		271 32
Total net amount paid to policy-holders in Canada		$ 4,407 98

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General, viz. :—

	Par value.
Cape of Good Hope 4 per cent. inscribed stock	$48,666 67
Town of Belleville bonds	27,000 00
Town of Whitby do	10,000 00
Town of Owen Sound bonds	17,000 00
Town of Listowel do	13,000 00
Town of London East do	40,000 00
Town of Stratford do	6,000 00

Carried out at par value	$ 161,666 67
Cash in hand and in banks in Canada	3,647 73
Total assets in Canada	$ 165,314 40

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted		$ 3,406 67
† Amount computed to cover the net reserve on all outstanding policies in Canada	$160,600 11	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent	1,158 80	
Difference carried out		159,441 31
Total net liabilities to policy-holders in Canada		$ 162,847 98

*Of this £75,000 now appearing as "paid up," £25,000 was added out of profits to the sum of £50,000 originally paid up.

† Actual valuation on the Institute of Actuaries, H.M. Table at 4½ per cent. interest.

EDINBURGH LIFE—*Continued.*

MISCELLANEOUS.

	No.	Amount.
umber of policies become claims in Canada during the year....	5	
nount of said claims.....		$ 7,543 34
umber of policies in force in Canada at date.....	198	
nount of said policies.....		504,792 02

umber and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	6	$ 7,543 34
2. By expiry.....	1	3,000 00
3. By surrender.....	2	1,460 00
(For which cash value has been paid, $271.32.)		
Total.....	9	$ 12,003 34

	No.	Amount.
licies in force at beginning of year in Canada.....	207	$ 516,795 36
licies terminated as above.....	9	12,003 34
licies in force at date of statement.....	198	504,792 02

umber of insured lives at beginning of year.....	195
umber of deaths during the year among insured.....	5
umber of insured whose policies have been terminated during the year otherwise than by death.....	3
umber of insured lives at date of statement.....	187

Subscribed and sworn to, 30th January, 1884, by

DAVID HIGGINS,
Chief Agent.

Received 31st January, 1884.)

General Business Statement for the Year ending 31st March, 1883.

(*Abstracted from Directors' Report, Edinburgh, 3rd July,* 1883.)

The number of policies issued was 1,049, insuring a total sum of £496,224 17s. 4d., d yielding in new premiums £18,688 18s. 4d., including £3,003 12s. 11d. by single yments. In all respects the new business of the year shows a gratifying increase on that of the year preceding.

The sum of £8,556 19s. 5d. was received in the purchase of annuities amounting £810 9s. 4d. The death of 13 annuitants during the year relieved the company payments amounting to £396 5s. 10d. per annum.

The income of the year from premiums (after deducting reassurance premiums id) was £180,226 10s. 4d., and from interest and dividends, £76,014 1s. 6d., show- g an increase in both branches of revenue.

The total income, £256,335 16s. 10d. exceeded that of the preceding year by 3,142 8s. 5d.

EDINBURGH LIFE—*Continued.*

The claims amounted to £117,169 5s. 1d. The mortality of the year has been highly favorable. The claim account is made up as follows :—

1. Participating policies :			
Original sums assured	£ 71,016	18	0
Bonus additions	20,643	10	0
2. Non-participating policies	25,508	17	1
	£117,169	5	1

After meeting the claims and all other items of expenditure, the sum of £90,267 4s. 2d. was added to the Assurance and Annuity Fund, which, at the close of the year, amounted to £1,797,117 8s. 11d.

The total assets of the company, at 31st March, 1883, amounted to £1,951,872 5s. 3d.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Dr.		£	s.	d.
1882. March 31—				
Amount of funds at the beginning of the year		1,817,323	2	11
Premiums	£194,995 6 10			
Less re-assurance premiums	14,768 16 6			
		180,226	10	4
Consideration for annuities granted		8,556	19	5
Interest and dividends		76,014	1	6
Other receipts—				
Assignments and other fees		95	5	0
Profit on investments		449	9	5
		2,082,665	8	7

Cr.		£	s.	d.
Claims under policies (after deduction of sums re-assured), viz. :—				
Claims under Life policies	£116,279 16 9			
Claims under Endowment policies	889 8 4			
		117,169	5	1
Surrenders :—				
Cash value of policies	£ 7,400 11 2			
Values applied in purchase of paid-up policies	1,498 15 1			
Cash values of bonus	1,577 17 7			
		10,477	3	10
Annuities		14,584	19	4
Commission		8,858	5	5
Expenses of management		17,360	7	2
Dividends to shareholders		9,000	0	0
Other payments—income tax		1,438	17	9
1883. March 31—Amount of funds at the end of the year, as per balance sheet		1,903,776	10	0
		2,082,665	8	7

EDINBURGH LIFE—*Concluded.*

Balance Sheet at 31st March, 1883.

LIABILITIES.

	£	s.	d.
areholders' capital paid up...	75,000	0	0
surance and Annuity Fund	1,797,117	8	11
her funds—			
Shareholders' Reserve Dividend Fund	31,659	1	1
Total funds, as per revenue account	1,903,776	10	0
laims admitted but not yet paid	41,962	4	0
her sums owing by the Company:—			
*Expenses of management not yet paid	2,200	0	0
Premiums paid in advance	57	2	11
Sums deposited with the Company, to meet interest, &c	3,876	8	4
	1,951,872	5	3

ASSETS.

	£	s.	d.
ortgages on property within the United Kingdom	1,170,791	4	10
ortgages on property out of the United Kingdom	*Nil.*		
ans on Company's policies (within their surrender values)	93,165	12	8
vestments:—			
Colonial Government securities	145,155	12	6
Provincial and municipal securities (Canada)	29,281	2	9
Railway and other debentures, and debenture stocks	122,059	13	0
Railway shares (preference)	66,823	4	9
House property in Edinburgh, London, Dublin, Manchester and Glasgow (freehold and leasehold)	115,612	7	9
Company's own shares (purchased)	3,984	12	0
Ground annuals and feu duties	34,028	6	3
Life interests	1,847	14	1
Reversions	15,571	6	9
ans on assignment of county rates, &c	28,947	3	3
ans upon personal security (with Life policies)	14,593	16	4
gents' balances (since paid)	32,357	2	6
itstanding premiums	4,428	3	11
do interest due and unpaid at date	218	4	11
do do accrued but not yet receivable	21,369	14	0
sh—On deposit £37,000 0 0			
On current account 14,601 0 6	51,601	0	6
her assets—Policy stamps on hand	36	2	6
	1,951,872	5	3

*These items are included in the corresponding items in the revenue account.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—HENRY B. HYDE. | *Secretary*—WILLIAM ALEXANDER.

Principal Office—120 Broadway, New York.

Agent in Canada—RICHARD W. GALE. | *Head Office in Canada*—Montreal.

(Organized or Incorporated, 26th July, 1859. Commenced business in Canada, about, October, 1868.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash...	$ 100,000 00

Total premiums received during the year on life policies in Canada.....	$ 302,404 26

Amount paid during the year on claims in Canada, viz.:—

* On account of death claims	$ 88,930 00	
do matured endowments	11,850 00	
Net amount paid on account of claims		$ 100,780 00
(Of this amount $25,000.00 death claims accrued in previous years)		
Amount paid to annuitants		650 00
Amount paid for surrendered policies		45,023 16
Amount paid for dividends or bonuses to policy-holders		23,025 65
Total net amount paid to policy-holders in Canada		$ 169,478 81

ASSETS IN CANADA.

St. Louis City bonds, 6 per cent. (par value $100,000)	$ 100,000 00
U. S. bonds, 4 per cent	5,000 00
U. S. bonds, 4½ per cent	60,000 00
Total assets in Canada (in deposit with Receiver-General)	$ 165,000 00

(Market value $195,250)

LIABILITIES IN CANADA.

Under policies issued previous to 31*st March*, 1878.

Amount of claims on policies in Canada unsettled but not resisted		$ 500 00
*Amount computed to cover the net reserve or re-insurance value on all outstanding policies in Canada	$696,500 00	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	12,750 00	
Difference carried out		683,750 00
Total net liability to said policy-holders in Canada		$ 684,250 00

* Reserve based upon the American Experience Table, 4½ per cent.

EQUITABLE LIFE—*Continued.*

Under Policies issued subsequent to 31*st March,* 1878.

Amount computed to cover the net reserve on all outstanding policies in Canada	$302,800 00	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	32,400 00	
Difference carried out		$ 270,400 00
Total net liabilities to said policy-holders in Canada		$ 270,400 00
Total net liabilities to all policy-holders in Canada		$ 954,650 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	678	
Amount of said policies		$1,945,000 00
Number of policies become claims in Canada during the year	40	
Amount of said claims		76,280 00
Number of policies in force in Canada at date	3,310	
Amount of said policies		8,468,520 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	33	$ 64,430 00
2. By maturity	7	11,850 00
3. By surrender (For which cash value has been paid, $45,023.16.)	55	150,027 00
4. By surrender $61,600. (For which paid-up policies have been granted to amount of $19,835.) Difference of amounts carried out		41,765 00
5. By lapse	165	655,209 00
Total	260	$923,281 00

Policies in force at the beginning of year	2,892	$7,446,801 00
Policies issued during the year	844	2,539,835 00
Policies terminated as above and by change to paid-up policies	276	943,116 00
Policies not taken	150	575,000 00
Policies in force at date of statement	3,310	8,468,520 00

Number of insured lives at beginning of year in Canada	2,892
Number of new insurers during the year	844
Number of deaths during the year among insured	33
Number of insured whose policies have been terminated during the year otherwise than by death	393
Number of insured lives at date of statement	3,310

* Reserve based on the American Experience Table, 4½ per cent.

EQUITABLE LIFE—*Continued.*

Detail of Policies Issued since 31st March, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada	1,519	$4,084,398
Policies issued during the year	844	2,539,835
Policies terminated as above	192	732,411
Policies not taken	150	575,000
Policies in force at date of statement	2,021	5,316,822

Subscribed and sworn to, 8th March, 1884, by

W. H. MITCHELL.

(Received 10th March, 1884)

General Business for the Year ending 31st December, 1883.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR 1883.

Total premium income	$10,727,547 96
Received for interest or dividends	2,165,194 21
Received for rent	444,003 55
Net profit on investments	133,825 96
Total income	$13,470,571 68

DISBURSEMENTS DURING THE YEAR 1883.

Total amount paid for loss and matured endowments	$ 3,600,908 68
Cash paid to annuitants	58,544 35
Cash paid for surrendered policies, discounted endowments and matured tontines	999,808 74
Cash dividends paid to policy-holders	1,801,808 89
Cash paid to stockholders for interest or dividends	7,000 00
Commissions to agents	661,158 25
Commuting commissions	247,905 66
Taxes	107,060 11
General expenses	1,083,708 81
Total disbursements	$ 8,567,903 49

ASSETS.

Book value of real estate, unencumbered	$ 9,447,332 74
Loans on bonds and mortgages (first liens) on real estate	13,072,941 20
Loans secured by pledge of bonds, stock or other marketable collaterals	8,199,000 00
Cost value of bonds and stocks owned	15,341,915 12
Cash on hand and in banks	3,979,998 38
Agents' balances	278,517 14
Commuted commissions	112,545 15
Total net or ledger assets	$50,432,249 73

EQUITABLE LIFE—*Concluded.*

OTHER ASSETS.

Interest due and accrued	$ 365,276 45
Rents due and accrued	86,073 99
Market value of bonds and stocks over cost	765,653 53
Net amount of uncollected and deferred premiums	1,105,062 40
Total assets	$ 52,754,316 10

LIABILITIES.

Net re-insurance reserve	$ 40,566,986 18
Total unsettled claims	197,219 58
Unpaid dividends or surplus or other description of profits due policy-holders	96,384 00
And other liabilities, namely, possible claims under lapsed policies	60,235 15
Total liabilities	$ 40,920,824 91
Gross surplus on policy-holders' account	$ 11,833,491 19
Computed as belonging to tontine policy-holders	$ 5,689,233 00
Computed as belonging to other than tontine policy-holders	6,144,258 19

RISKS AND PREMIUMS.

Number of new policies issued during the year	17,970	
Amount of said policies		$ 77,093,692 00
Number of policies terminated during the year	9,050	
Total amount terminated		38,798,788 00
Number of policies in force at date of statement	75,196	
Net amount of said policies		275,160,588 00

H. B. HYDE,
President.

WILLIAM ALEXANDER,
Secretary.

NEW YORK, 8th February, 1884.

THE FEDERAL LIFE ASSURANCE COMPANY OF ONTARIO.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—JAS. H. BEATTY. | *Managing Director*—DAVID DEXTER.

Head Office—Hamilton, Ont.

(Organized or incorporated, 21st December, 1874. Commenced business in Canada, June, 1882.)

CAPITAL.

Amount of joint stock capital authorized	$1,000,000 00
Amount subscribed for	700,000 00
Amount paid up in cash	63,327 00

(*For list of Stockholders, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Amount of loans made to policy-holders on the Company's policies assigned as collaterals		$ 981 94
Premium obligations on policies in force		1,799 77
Stocks and bonds owned by the Company, viz. :—		
*Canadian Pacific Railway bonds		11,000 00
Cash at head office		1,284 16
Cash in banks, viz. :—		
*Federal Bank, special deposit	$40,100 00	
do current deposit	15,203 29	
Total		55,303 29
Short date notes for premiums		1,028 92
Notes for calls on stock		5,523 00
Agents' ledger balances		18 96
Total		$ 76,940 04

OTHER ASSETS.

Interest accrued		1,368 97
Gross premiums due and uncollected on policies in force	$1,696 10	
Gross deferred premiums on same	2,302 75	
Total outstanding and deferred premiums	$3,998 85	
Deduct cost of collection at 10 per cent	399 88	
Net outstanding and deferred premiums		3,598 97
Commuted commissions		4,571 39
Furniture		875 85
Total assets		$ 87,355 22

*Deposited with the Receiver-General.

FEDERAL LIFE—*Continued.*

LIABILITIES.

*Amount computed to cover the net present value of all policies in force	$36,484 44	
Deduct value of policies reinsured in other companies	16 08	
Net re-insurance reserve		$ 36,468 36
Due on account of all general expenses		1,049 73
Total liabilities		$ 37,518 09
Surplus on policy-holders' account		$ 49,837 13
Capital stock paid up		68,850 00

INCOME DURING THE YEAR.

†Cash received for premiums	$ 37,548 40
Premium obligations taken in part payment of premiums	1,165 60
Total	$ 38,714 00
Deduct premiums paid to other companies for re-insurance	117 60
Total premium income	$ 38,596 40
Received for interest	2,489 46
Total	$ 41,085 86
Received on account of capital stock	445 00
Total income	$ 41,530 86

EXPENDITURE DURING THE YEAR.

Cash paid for surrendered policies	$ 511 90
Premium obligations voided by lapse	295 11
Cash paid for commissions, salaries and other expenses of officials, including commuted commissions	19,230 51
General expenses	2,919 64
Actuarial expenses	375 00
Office furniture and rent	709 95
Medical fees	1,090 97
Total expenditure	$ 25,133 08

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	$ 929 28
Premium obligations received during the year	1,165 60
	$ 2,094 88
Amount of obligations voided by lapse	295 11
Balance, note assets at end of year	$ 1,799 77

*Institute of Actuaries, H.M 4½ per cent, computed by Department.
†Not including short date notes for premiums.

FEDERAL LIFE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	333	
Amount of said policies		$ 410,384 00
Number of policies become claims in Canada during the year	None	
Number of policies in force in Canada at date	582	
Amount of said policies	$727,669 44	
Deduct amount of said policies re-insured in other licensed companies in Canada	5,000 00	
Net amount in force, 31st December, 1883		$ 722,669 44

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1) By surrender	10	$ 6,850 00
(For which cash value has been paid, $511.90.)		
(2.) By surrender, $2,000.00		
(For which paid up policies have been granted to amount of $650.00.)		
Difference of amounts carried out		1,350 00
(3.) By lapse	150	241,400 00
Total	160	$ 249,600 00

	No.	Amount.
Policies in force at beginning of year	254	$ 404,350 00
Policies issued during the year in Canada	512	612,819 44
Policies terminated, as above	160	249,600 00
Policies not taken	24	39,900 00
Policies in force at date of statement	582	727,669 44

Number of insured lives at beginning of year	250
Number of lives insured during the year	474
Number of deaths during the year among the insured	None
Number of insured whose policies have been terminated otherwise than by death	160
Number of insured lives at date of statement	564

Subscribed and sworn to, 27th March, 1884, by

WILLIAM KERNS,
Vice-President.

DAVID DEXTER,
Managing Director.

(Received 28th March, 1884.)

‡Not including 155 policies for $162,535.44, re-insured from the Toronto Life Assurance Company.

THE LIFE ASSOCIATION OF CANADA.

(Formerly Mutual Life Association of Canada.)

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

resident—The Hon. JAMES TURNER | *Manager*—JOHN CAMERON.

Head Office—Hamilton, Ontario.

(Organized or Incorporated, 1872. Commenced business in Canada, 1872.)

CAPITAL.

mount of guarantee capital authorized and subscribed for	$ 200,000 00
mount paid up in cash	49,531 91
mount paid in notes	2,084 75

(For List of Guarantors, see Appendix.)

ASSETS.

mount secured by way of loans on real estate by bond or mortgage, first liens	$ 5,010 00
he same, second liens	1,500 00
mount of loans made in cash to policy-holders on the Company's policies, assigned as collaterals	5,331 70
remium obligations on policies in force	400 00

Stocks, bonds or debentures held by the Company, viz:—

	Par value.	Market Value.
City of Hamilton Water Works bonds	$ 16,777 00	$ 17,951 33
do general bonds	38,849 33	41,568 77
Town of Strathroy do	2,000 00	2,037 50
County of Wellington do	9,000 00	9,356 00
Township of Minto do	500 00	525 00
Town of Ingersoll do	3,000 00	3,150 00
Town of Peterboro' do	3,000 00	3,150 00
City of Guelph do	9,400 00	9,702 50
City of London do	1,000 00	1,090 00
Township of Usborne do	2,000 00	2,100 00
Village of Ridgetown do	5,000 00	5,425 00
Township of Gosfield do	721 60	734 22
Township of Romney do	700 00	703 50
Town of Windsor do	7,178 00	7,357 45
City of Belleville do	8,000 00	8,160 00
Township of Proton do	700 00	717 50
Township of Maidstone do	1,968 00	2,044 26
Township of Chatham and North Gore general bonds	2,382 84	2,409 93
Total par and market value	$ 112,176 77	$118,182 96

Carried out at market value	118,182 96
Cash at head office	746 71

Cash in banks, viz:—

Canadian Bank of Commerce	$ 1,177 62
Landed Banking and Loan Company	12,789 03
Hamilton Provident and Loan Company	10,616 45
Total	24,583 10
Agents' ledger balances	393 57
Bills receivable	2,084 75
Total	$ 158,232 79

*Of these $106,155.25 par, are deposited with Receiver-General.

LIFE ASSOCIATION OF CANADA—*Continued.*

OTHER ASSETS.

Interest due	$ 373 33	
Interest accrued	2,324 07	
Total		2,697 40
Gross premiums due and uncollected on policies in force	$ 17,391 95	
Gross deferred premiums on same	8,531 27	
Total outstanding and deferred premiums	$ 25,923 22	
Deduct cost of collection at 10 per cent	2,592 32	
Net outstanding and deferred premiums		23,330 90
Office furniture		750 00
Total assets		$ 185,011 09

LIABILITIES.

*Amount computed to cover the net present value of all policies in force	$ 156,486 00	
Deduct value of policies re-insured in other companies	271 00	
Net re-insurance reserve		$ 156,215 00
† Claims for death losses unadjusted but not resisted		5,000 00
Claims for matured endowments due and unpaid		200 00
Interest on Guarantee fund, accrued but not due till 1st January, 1884		1,544 39
Due on account of general expenses		2,508 35
Surrender arranged but value unpaid; policy cancelled (Value not included in reserve.)		104 00
Total liabilities		$ 165,571 74
Surplus on policy-holders' account		$ 19,439 35
Capital stock paid up		51,616 66

INCOME DURING THE YEAR.

Cash received for premiums	$ 37,242 80	
Premium obligations taken in part payment of premiums	80 00	
Total		$ 37,322 80
Deduct premiums paid to other companies for re-insurance		397 24
Total premium income		$ 36,925 56
Amount received for interest or dividends on stock, &c		6,516 70
Total		$ 43,442 26
Payments to account of Guarantee fund		1,550 00
Total income		$ 44,992 26

*Computed at 5 per cent. Carlisle Table, Terminal Values.

†This claim is on a death which occurred in 1881, and was a risk taken from another Company; the original claim is unadjusted.

LIFE ASSOCIATION OF CANADA—*Continued.*

EXPENDITURE DURING THE YEAR.

ash paid for death claims	$ 20,595 60	
ash paid for matured endowments	1,800 00	
et amount paid for death claims and matured endowments		$ 22,395 60
ash paid for surrendered policies		3,449 68
remium obligations voided by lapse		275 68
ash paid to stockholders for interest or dividends		2,397 69
ommissions, salaries and other expenses of officials		14,560 17
axes, licenses, fees or fines		46 06
ll other expenditure, viz:—Rent and taxes, $733.00; stationery, $335.40; advertising, $612.62; postages, $710.39; printing, $852.15; legal costs, $1,012.94; medical fees, $1,418.00; bad debts written off, $674.32; general expenses, including petty cash, periodicals, coal and gas, water rates, bank commission, office repairs, freight and duty, actuarial fees, $870.54		7,219 36
Total expenditure		$ 50,344 24

PREMIUM NOTE ACCOUNT.

'remium obligations on hand at commencement of year	$ 595 68
'remium obligations received during the year	80 00
Total	$ 675 68
)eductions during the year, viz.:—	
Amount of obligations voided by lapse	$ 275 68
Total deductions	$ 275 68
3alance, premium obligations, at end of year	$ 400 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	223	
Amount of said policies		$ 302,500 00
Number of policies become claims in Canada during the year	16	
Amount of said claims		26,450 00
Number of policies in force in Canada at date	1,292	
Amount of policies in force	$1,606,546 12	
Amount of said policies re-insured in other licensed companies in Canada	18,000 00	
Net amount in force at 31st December, 1883		$1,588,546 12

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	12	$ 25,595 60
2. By maturity	4	2,000 00

LIFE ASSOCIATION OF CANADA—*Concluded.*

3. By surrender	44	59,586 50
(For which cash value has been paid, $3,829.36.)		
4. By surrender, $16,500.00.		
(For which paid-up policies have been granted to amount of $4,816.00.)		
Difference of amounts carried out	...	11,684 00
5. By lapse	292	447,000 00
Total	352	$545,866 10

	No.	Amount.
Policies in force at beginning of year	1,400	$1,830,212 22
Policies issued during the year	349	485,516 00
Policies terminated as above and by change to paid up policies.	352	550,682 10
Policies terminated otherwise, including policies not taken of the year, as well as some of previous year returned by agents..	105	158,500 00
Policies in force at date of statement	1,292	1,606,546 12

Number of insured lives at beginning of year	1,351
Number of new insurers during the year	349
Number of deaths during the year among insured	12
Number of insured whose policies have been terminated during the year otherwise than by death	438
Number of insured lives at date of statement, closely estimated..	1,250

Subscribed to, 28th June, 1884, by

JOHN CAMERON,
Manager.

(Received 30th June, 1884.)

THE LIFE ASSOCIATION OF SCOTLAND.

STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1883.

nager—JOHN FRASER. | *Joint Secretaries*—{ JOHN SHARP. JAMES CHARLES WARDROP.

Principal Office—Edinburgh.

ent in Canada—ARCHIBALD INGLIS. | *Head Office in Canada*—Montreal.

(Organized or Incorporated, 1838. Commenced business in Canada, Sept., 1857.)

CAPITAL.

nount of capital authorized and subscribed for	$1,946,666 66
nount paid up in cash	425,833 33

oss amount of premiums received in cash during the year on life policies in Canada		$ 78,280 00
oss amount of loans on policies taken during the year in payment of premiums in Canada		500 01
Total net premium income		$ 78,780 01
t amount paid on account of death claims in Canada (Of this amount, $27,253.31 accrued in the previous year.)	$71,734 61	
t amount paid on account of matured endowments	194 67	
et amount paid on account of claims		$ 71,929 28
nount paid to annuitants		140 88
nount paid for surrendered policies		4,782 45
Total net amount paid to policy-holders in Canada		$ 76,852 61

EXPENSES IN CANADA.

ash paid for salaries of officials in Canada	$ 2,179 92
ash paid for commission in Canada	856 33
ash paid for licenses or taxes in Canada	166 02
ash paid for office expenses and sundry expenditures in Canada	2,899 96
Total	$ 6,102 23

ASSETS IN CANADA.

anada stock and municipal securities in deposit with Receiver-General	$ 154,760 01
eal estate in Canada owned	44,541 30
ash in hand and in banks in Canada	133,013 44
Total assets in Canada	$ 332,314 75

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted		$ 36,769 23
*Amount computed to cover net reserve on all outstanding policies in Canada	$ 791,666 04	
Deduct loans on said policies	121,698 56	
Difference carried out		669,967 48
Total liabilities in Canada		$ 706,736 71

MISCELLANEOUS.

Number of polices become claims in Canada during the year	35	
Amount of said claims (including bonus additions, $2,044.00)		$ 81,445 19
Number of policies in force in Canada at date	1,477	
Amount of said policies		2,793,458 17

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	34	$ 79,545 56
2. By maturity	1	194 67
3. By expiry	2	6,813 35
4. By surrender	12	30,903 35
(For which cash value has been paid, $4,782.45)		
5. By surrender, $2,920.00.		
(For which paid-up policies have been granted to amount of $848.84.)		
Difference of amounts carried out		2,071 16
6. By lapse	9	22,542 44
Total	58	$ 142,070 53

	No.	Amount.
Policies in force at beginning of year in Canada	1,535	$2,935,528 70
Policies terminated as above	58	142,070 53
Policies in force at date of statement	1,477	2,793,458 17

Number of insured lives ..... No return.

Subscribed and sworn to, 13th March, 1884 by

ARCHIBALD INGLIS.

(Received 15th March, 1884.)

General Business Statement for the Year ending 5th April, 1883.

(*Abstracted from Directors' Report, Edinburgh,* 31*st October,* 1883.)

During the year ending 5th April, 1883:—

The new life policies issued were 1,535 for	£821,552
The annual premiums payable for these policies were	25,758

* Institute of Actuaries H. M. Table 4½ per cent. interest.

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

New life annuities were purchased for (per annum)	1,621
The revenue of the year from premiums and interest on investments was	453,039
392 deaths occurred amongst the assured under policies for	211,957

t the end of the year, 5th April, 1883:—

26,751 policies of insurance were in force for	£11,816,273
The total claims paid under life policies amounted to	3,446,813
The total cash bonuses paid or allocated to policy-holders amounted to	1,146,797
The assets in hand, as per the balance sheet, were	2,739,493

These sums compare most satisfactorily with those of former years. The funds ıvested at the date of the accounts yield, on the average, interest at the rate of :4 7s. 2d. per cent.

Revenue Account for the Year ending 5th April, 1883.

Dr.

Amount of funds at the beginning of year				£ 2,520,443	8	1
Premiums, less re-assurances	£344,970	18	8			
Consideration for annuities granted	17,453	12	8			
Interest and dividends	108,068	11	0			
				470,493	2	4
				£ 2,990,936	10	5

Cr.

Claims under policies (after deduction of sums re-assured)	£ 211,957	15	1
Claims under policies payable on the survivance of the lives	3,803	19	9
Surrenders	10,102	14	4
Annuities	17,060	17	6
Commission	13,098	9	2
Expenses of management	37,389	0	0
Dividends to shareholders and interest on paid up capital	12,315	0	10
Other payments:—			
Cash bonuses to existing policy-holders	45,923	1	8
Income tax	2,072	4	9
Amount of funds at the end of the year (as per second schedule)	2,637,213	7	4
	£ 2,990,936	10	5

Balance Sheet on the 5th April, 1883.

Liabilities.

Shareholders' capital, paid up	£ 87,500	0	0
Assurance and annuity fund	2,549,713	7	4
Total funds as per First Schedule	£ 2,637,213	7	4
Claims admitted, but not due, (including all deaths to date, whether formally proved or not)	102,235	7	6
Annuities due, but not applied for	44	14	8
	£ 2,739,493	9	6

LIFE ASSOCIATION OF SCOTLAND—*Concluded.*

Assets.

Mortgages on property within the United Kingdom	£ 1,185,721	4	
Mortgages on property out of the United Kingdom	.....		
Loans on the Association's policies	274,313	0	
Investments :—			
In Indian and Colonial Government securities	186,019	6	
Foreign Government securities	49,118	10	
Railway and other debentures and debenture stocks	205,124	16	
Railway rent charge, guaranteed, and preference stocks	206,204	4	
House property	132,729	6	
Annuities and reversions	41,225	13	
Bank stock	38,563	17	
Stock of the association, purchased under their Act, 16 and 17 Vict., c. 244 (£10 16s. 10d. per share)	35,174	0	
Loans on personal security	29,320	7	
Loans on statutory public rates	29,152	7	
Loans on railway preference and guaranteed stocks, and other stocks	5,322	12	
Office furniture and stamps	1,383	16	
Agents' balances	.....		
Outstanding premiums	106,201	16	
Outstanding interest	5,675	4	1
Interest accrued, but not payable	31,114	6	
Cash :—			
On deposit in banks £143,641 12 8			
On current bank accounts 33,487 6 4			
	177,128	19	
	£2,739,493	9	6

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—H. B. GILMOUR, Esq. | *Secretary*—JOHN M. DOVE, Esq.

Principal Office—Liverpool, England.

Agent in Canada—G. F. C. SMITH. | *Head Office in Canada*—Montreal.

(Organized 21st May, 1836. Commenced business in Canada, 4th June, 1851.)

CAPITAL.

(*See Fire Statement.*)

Amount of premiums received in cash during the year on life policies in Canada	$ 8,873 93
Consideration for annuities granted	2,000 00
Total net premium income	$ 10,873 93

Amount paid during the year on account of death claims in Canada (Including $119.70 bonus additions.)	$ 1,119 70
Amount paid to annuitants	521 25
Amount paid for surrendered policies	112 00
Total net amount paid to policy-holders in Canada	$ 1,752 95

EXPENSES IN CANADA.

Paid for commission	$ 301 15
Sundry expenditure	117 59
Total	$ 418 74

(*For Asssts in Canada, see Fire Statement.*)

LIABILITIES IN CANADA.

Amount estimated to cover the net reserve on all outstanding policies in Canada	$ 50,000 00
Total net liability to policy-holders in Canada	$ 50,000 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.	3	
Amount of said policies		$ 7,000 00
Number of policies become claims in Canada during the year	1	
Amount of said claims (Including $119.70 bonus additions.)		1,119 70
Number of policies in force in Canada at date	179	
Amount of said policies	$257,064 57	
Add bonus additions	11,710 04	
Total net amount in force 31st December, 1883		$268,774 61

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	1	$ 1,000 00
2. By expiry	3	2,473 33
3. By surrender (For which cash value has been paid $112.00.)	1	1,000 00
4. By surrender, $5,000.00. (For which paid up policies have been granted to amount of $1,201.38.		
Difference of amounts carried out	....	3,798 62
Total	5	$ 8,271 95

Policies in force at beginning of year	181	$258,336 52
Policies issued during the year	3	7,000 00
Policies terminated as above	5	8,271 95
Policies in force at date of statement (exclusive of bonus additions).	179	257,064 57

Number of insured lives at beginning of year	164
Number of new insurers during the year	3
Number of deaths during the year among insured	1
Number of insured whose policies have been terminated during the year otherwise than by death	4
Number of insured lives at date of statement	162

Subscribed and sworn to, 29th February, 1884, by

G. F. C. SMITH.

(Received 1st March, 1884.)

General Business Statement for the Year ending 31st December, 1883.

(*Abstracted from Directors' Report, Liverpool, Eng., 21st May*, 1884.)

LIFE DEPARTMENT.

During the year the Company has received 855 proposals to assure the sum of	£490,187
653 policies were issued for	370,577
125 proposals were not completed for	90,880
77 proposals were declined for	28,730

The premiums on the new assurances during the year amount to £13,127, the total premium income, after deducting the amount paid for re-assurances, being £228,415. One hundred and sixty annuity bonds have been issued for a consideration of £85,084 granting annuities amounting to £7,963. The holders of ninety-four annuity bonds have died during the year, relieving the Company of the annual payment of £3,369. The funds—in addition to the large surplus carried to profit and loss account—have been increased during the year by £47,601, and now amount to £3,469,680.

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

LIFE ASSURANCE ACCOUNT.

Liverpool and London and Globe Fund.

mount of life assurance fund at the beginning of the year	£2,495,828	6	5			
emiums after deduction of re-assurance premiums	209,667	3	2			
terest and dividends	106,286	15	8			
				£2,811,782	5	3

Globe Fund.

mount of life assurance fund at the beginning of the year	£ 385,920	17	0			
emiums after deduction of re-assurance premiums	18,747	17	2			
terest and dividends	16,021	0	9			
				420,689	14	11
				£3,232,472	0	2

Liverpool and London and Globe Fund.

aims under life policies, including those admitted but not paid (after deducting sums re-assured)				£ 175,451	13	9		
rrenders				13,534	5	3		
mmission				7,495	0	10		
penses of management				12,167	15	10		
her payments, viz. :—								
Medical fees	£926	1	2					
Stamps	621	11	6					
				1,547	12	8		
ansfer to annuity account, consideration for immediate annuity hitherto deferred				512	8	0		
oportion of the surplus shewn by actuarial valuation at 31st December, 1883, carried to profit and loss				45,570	7	11		
nount of the funds at the end of the year, as in balance sheet.				2,555,503	1	0		
							£2,811,782	5 3

Globe Fund.

aims under life policies, including those admitted but not paid (after deducting sums re-assured)	£ 36,593	9	0			
rrenders	1,290	2	0			
mmission	693	12	10			
penses of management	937	7	10			
nount carried to profit and loss, being surplus as per actuarial valuation at 31st December, 1883	34,226	1	11			
nount of funds at the end of the year, as in balance sheet.	346,949	1	4			
				420,689	14	11
				£3,232,472	0	2

ANNUITY ACCOUNT.

Liverpool and London and Globe Fund.

nount of fund at the beginning of the year	£521,382	0	8			
nsideration for annuities granted	84,572	0	5			
erest and dividends	22,646	18	7			
ansfer from life fund, consideration for immediate annuity hitherto deferred	512	8	0			
				£ 629,113	7	8

Globe Fund.

nount of fund at the beginning of the year	£ 18,947	7	7			
erest and dividends	769	8	2			
				19,716	15	9
				£ 648,830	3	5

LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

Liverpool and London and Globe Fund.

Annuities paid	£ 61,604	8	9				
Commission	845	14	5				
Expenses of management	1,618	9	2				
Amount carried to profit and loss, being surplus as per actuarial valuation at 31st December, 1883	10,389	15	4				
Amount of funds at the end of the year, as in balance sheet	554,655	0	0	£	629,113	7	8

Globe Fund.

Annuities paid	£ 1,830	12	0				
Expenses of management	73	4	6				
Amount carried to profit and loss, being surplus as per actuarial valuation at 31st December, 1883	5,239	19	3				
Amount of funds at the end of the year, as in balance sheet	12,573	0	0		19,716	15	9
				£	648,830	3	5

(*For Balance Sheet, see Fire Statement*).

THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—COL. KINGSCOTE, C.B., M.P. | *Secretary*—WILLIAM PALIN CLIREHUGH.

Principal Office—London, England.

Agent in Canada—WM. ROBERTSON. | *Head Office in Canada*—Montreal.

(Organized or Incorporated 6th August, 1862. Commenced business in Canada, 1863.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for		£100,000 0 0
Amount paid up in cash	£15,000 0 0	
Proprietors' share of profits	4,840 19 5	
	£19 840 19 5	

Gross amount of premiums received in cash during the year on life policies in Canada	$123,944 92	
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada	7,514 36	
Total net premium income		$116,430 56

Amount paid during the year on claims in Canada, viz. :—		
On account of death claims ($14,000 accrued in previous years)	$54,746 00	
Bonus additions thereto	474 27	
Matured endowments	2,000 00	
Bonus additions thereto	100 00	
	$57,320 27	
Deduct amount received on account of claims re-insured	5,000 00	
Net amount paid on account of claims		$ 52,320 27
Amount paid for surrendered policies		3,572 73
Amount paid for dividends or bonuses to policy-holders		991 58
Total net amount paid to policy-holders in Canada		$ 56,884 58

ASSETS IN CANADA.

In deposit with Receiver-General, viz. :—

	Par Value.	Market Value.
Province of Quebec bonds (issue of 1878, 30 years)	$ 5,000 00	$ 5,112 50
City Victoria, B.C., Waterworks debentures	10,000 00	11,500 00
City of Toronto debentures	4,999 00	5,466 48
Corporation of Montreal debentures	1,000 00	1,050 00
do do stocks	20,000 00	21,500 00
do do do	4,700 00	5,405 00
County of Middlesex debentures	20,000 00	20,400 00
City of Hamilton do	15,000 00	17,250 00
Town of St. Thomas do	21,735 59	21,683 52
Province of Quebec bonds	16,000 00	16,400 00
	$118,434 59	$125,167 50
Cash		264 41
Total in deposit with Receiver-General		$ 125,431 91

LONDON AND LANCASHIRE LIFE—*Continued.*

Other Canadian investments, viz.:—		
Municipal debentures (par value, $38,730.)		40,793 50
Mortgages on real estate in Canada		165,425 00
Cash in hand and in banks in Canada owned		9,568 64
Total assets in Canada		$ 341,219 05

LIABILITIES IN CANADA.

Under policies issued previous to 31*st March*, 1878.

*Amount of claims on policies in Canada, unsettled but not resisted		$ 2,600 00
‡Amount computed or estimated to cover the net reserve on all outstanding policies in Canada	$ 108,852 94	
Deduct amount of outstanding premiums, loans, &c	16,443 74	
Difference carried out		92,409 20
Total net liabilities to said policy-holders in Canada		$ 95,009 20

Under policies issued subsequent to 31*st March*, 1878.

†Amount of claims on policies in Canada, unsettled but not resisted		$ 4,500 00
‡Amount computed or estimated to cover the net reserve on all outstanding policies in Canada	$ 220,222 31	
Deduct deferred and outstanding premiums, re-insurance, &c	50,222 31	
Difference carried out		170,000 00
Total net liabilities to said policy-holders in Canada		$ 174,500 00
Total net liabilities to all policy-holders in Canada		$ 269,509 20

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada, 624		
Amount of said policies	$1,021,950 00	
Bonus additions	34,193 71	
		$1,056,143 71
Number of policies become claims in Canada during the year 31		
Amount of said claims	$ 44,846 00	
Bonus additions	340 62	
		45,186 62
Number of policies in force in Canada at date 2,271		
Amount of said policies	$3,873,569 38	
Bonus additions	39,033 10	
	$3,912,602 48	
Less amount of said policies re-insured in other licensed companies in Canada	182,000 00	
Net amount in force 31st December, 1883		$3,730,602 48

*Since paid, $2,000.00.
†Since paid, $2,500.00
‡Estimated last year on a 4 p. c. basis.

LONDON AND LANCASHIRE LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions)	30	$ 43,086 62
2. By maturity (including bonus additions)	1	2,100 00
3. By surrender (including bonus additions) (For which cash value has been paid, $3,572,73.)	22	39,950 00
4. By surrender, $24,000. (For which paid up policies have been granted to amount of $3,235.) Difference of amounts carried out		20,765 00
5. By lapse	177	368,601 25
Total	230	$ 474,502 87

Policies in force at beginning of year (including bonus additions)	1,877	$3,333,302 88
Policies issued during the year (including bonus additions, $34,193.71)	624	1,056,143 71
Policies terminated, as above	230	474,502 87
Bonus additions surrendered		2,341 24
Gross policies in force at date of statement	2,271	3,912,602 48

Number of insured lives at beginning of year in Canada	1,806
Number of new insurers during the year	581
Number of deaths during the year among insured	22
Number of insured whose policies have been terminated during the year otherwise than by death	202
Number of insured lives at date of statement	2,163

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

Policies in force at beginning of year in Canada	1,332	$2,533,137 67
Policies issued during the year (including bonus additions, $5,012.50)	624	1,026,962 50
Policies terminated, as above	187	413,947 25
Bonus additions surrendered		120 00
Policies in force at date of statement (including bonus additions)	1,769	3,146,032 92

Subscribed and sworn to, 2nd February, 1884, by

WILLIAM ROBERTSON.

(Received 4th February, 1884.)

LONDON AND LANCASHIRE LIFE—*Continued.*

General Business Statement for the Year ending 31st December, 1883.

(*Abstracted from Directors' Report, London, Eng., 3rd April,* 1884.)

NEW ASSURANCES.

			£	s.	d.
The proposals received were	1,925	for	694,340	0	0
Deducting declined or not completed	334	"	149,450	0	0
There were issued	1,591	"	544,890	0	0

Yielding a new premium income of £18,357 16s. 9d.

The total premium income for the year amounted to £111,201 12s. 5d., and deducting premiums paid to other offices for re-assurance, the net amount is £102,853 7s. 2d.

The claims by death, with bonus additions, and those matured under Endowment assurances, amount to £46,797 12s. 9d.

After providing for dividend and bonus to the shareholders, at the rate of 15 per cent. per annum, on the original amount paid up, and the payment of claims, surrenders, and cash bonus to policy-holders, and all other outgoings, the sum of £32,302 17s. 10d. has been added to the funds, which now stand at £332,628 6s. 6d.

Balance Sheet on the 31st December, 1883.

LIABILITIES.

		£	s.	d.	£	s.	d.
Capital fully subscribed		100,000	0	0			
Original amount paid up	£10,000 0 0						
Proprietors' share of profits added	5,000 0 0						
		15,000	0	0			
Balance of Proprietors' fund		4,840	19	5			
		£19,840	19	5			
Assurance fund		312,787	7	1			
Total funds (as per first schedule)					332,628	6	6
Claims admitted but not paid					4,539	5	0
Other sums owing by the Company:—							
Interest to shareholders, &c.					759	9	6
					£337,927	1	0

ASSETS.

		£	s.	d.	£	s.	d.
Mortgages on property within the United Kingdom		£11,880	0	0			
Mortgages on freehold property in Canada and Melbourne		29,341	9	0			
					41,221	9	0
Loans on the Company's policies within the extent of their value					27,079	15	1

LONDON AND LANCASHIRE LIFE—*Concluded.*

Investments—			
In Indian and Colonial Government securities, and special deposit with the Canadian Government	£75,195 12 9		
In railway and other debentures and debenture stocks	19,525 6 5		
In Indian railway stocks	20,821 17 6		
In railway shares (preference and ordinary)	37,426 15 11		
In house property (including Cornhill premises)	24,145 6 6		
In improved ground rents	13,948 4 0		
In reversions and short loans	7,979 1 0	199,042 4 1	
Loans upon personal security in connection with life policies		4,827 11 3	
*Branch offices and agents' balances	£9,263 14 11		
*December premiums on which the days of grace are current	19,527 17 3	28,791 12 2	
Outstanding half-yearly and quarterly premiums		8,740 2 8	
do interest	£3,858 19 3		
do *rents	894 16 2	4,753 15 5	
Cash—			
In hand and on current account at head office and branches	£11,558 4 5		
On deposit at head office and branches	8,442 3 1		
Bills receivable	1,025 14 7	21,026 2 1	
Other assets—			
Furniture and fittings at head office and branches	£2,526 5 3		
Less amount written off for depreciation	229 10 0	£2,296 15 3	
Policy stamps in hand		17 14 0	
*Sundry amounts due at date of balance		130 0 0	2,444 9 3
			£337,927 1 0

*These have, with few exceptions, been since paid.

THE LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Governor—WM. RENNIE, Esq. | *Secretary*—JOHN P. LAWRENCE, Esq.

Principal Office—No. 7 Royal Exchange, London, E.C.

Agent in Canada—C. C. FOSTER. | *Head Office in Canada*—Montreal.

(Incorporated, A.D. 1720. Commenced business in Canada, 1st March, 1862.)

(*For Capital, see Fire Statement.*)

Amount of premiums received in cash during the year on life policies in Canada.....$ 987 20

Amount paid during the year on account of death claims in Canada..... None.

(*For Assets in Canada, See Fire Statement.*)

LIABILITIES IN CANADA.

Amount estimated to cover the net reserve on all outstanding policies in Canada .....$ 4,000 00

Total net liability to policy-holders in Canada.....$ 4,000 00

MISCELLANEOUS.

Number of policies reported during the year as taken in Canada. None.
Number of policies become claims in Canada during the year .. None.
Number of policies in force in Canada at date..... 8

Amount of said policies.....$27,740 00
Add bonus additions 2,385 00

Total amount in force at 31st December, 1883 .....$ 30,125 00

Number of policies terminated during the year in Canada.....None.

Policies in force at beginning of year in Canada (including bonus additions, $2,385.00) ..... 8 $ 30,125 00
Policies in force at date of statement (including bonus additions, $2,385) 8 30,125 00

Number of insured lives at beginning and end of year in Canada. 8

Subscribed and sworn to, 1st March, 1884, by

C. C. FOSTER.

(Received 3rd March, 1884.)

LONDON ASSURANCE CORPORATION—*Concluded.*

General Business Statement for the Year ending 31st December, 1883.

(*Abstracted from Directors' Report, London, Eng.*, 1884.)

LIFE ASSURANCE ACCOUNT.

		£	s.	d.
1882. Dec. 31.—Amount of Life Assurance funds at this date		1,818,700	14	7
1883. Dec. 31.—Premiums after deduction of re-assurance premiums and returns		152,801	13	5
Consideration for annuities granted		4,002	8	5
Interest and dividends	£76,703 2 10			
Less income tax	1,877 3 1	74,825	19	9
Profit on realization of securities		46	0	2
Profit on falling in of reversion		543	0	0
Portion of abatement under series of 1831, estimated 1st November, 1882, and appropriated to policies not renewed in 1883		117	1	4
		£2,051,036	17	8

		£	s.	d.
1883. Dec. 31.—Claims under Life policies after deduction of sums re-assured		192,638	2	1
Surrenders		12,724	4	4
Annuities		8,970	11	4
Commission		4,960	7	9
Bad debts		27	11	4
*Expenses of management (apportioned)		12,504	19	1
Bonus taken by assured in abatement of premiums:—				
Series of 1831	£10,052 13 10			
Series of 1846	473 19 1	10,526	12	11
Portion of profits appropriated to shareholders as per profit and loss account:—				
Old series	£10,000 0 0			
Series of 1831	5,026 6 11			
Series of 1846	10,733 12 0			
	£25,759 18 11			
*Less expenses of management as above	12 504 19 1	13,254	19	10
Amount of Life Assurance funds at this date, as per balance sheet		1,795,429	9	0
		£2,051,036	17	8

(*For Balance Sheet, see Fire Statement.*)

* To meet the request of the Board of Trade, the expenses of management have been apportioned by an arbitrary process between the Marine, Fire, and Life Departments, instead of being charged (as previous to 1874) in one sum in the profit and loss account. The portion of such expenses thus allotted to the Life Department has been deducted from the corporation's share of the profits of that department; the assured, therefore, continue exempt from this charge.

METROPOLITAN LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDNG 31ST DECEMBER, 1883.

President—JOSEPH F. KNAPP. | *Secretary*—JOHN R. HEGEMAN.

Principal Office—32 to 36 Park Place, New York City.

Agent in Canada—THOMAS A. TEMPLE. | *Head Office in Canada*—St. John, N.B.

(Organized or Incorporated, January, 1866. Commenced business in Canada, November, 1872.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash		$ 500,000 00

Premiums received in cash and in notes, loans or liens on life policies in Canada		$ 13,767 76

Amount paid on account of death claims		$ 8,000 00
Amount paid for surrendered policies		29,783 50
Amount paid for dividends or bonuses to policy-holders		19,496 09
Total net amount paid to policy-holders in Canada		$ 57,279 59

ASSETS IN CANADA.

United states bonds in deposit with Receiver-General		$ 100,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted			$ 14,000 00
*Amount computed to cover the net reserve on all outstanding policies	$ 61,160 00		
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	$ 3,336 42		
Deduct notes and liens on above policies	8,203 49		
		11,539 91	
Difference carried out			49,620 09
Total net liabilities to policy-holders in Canada			$ 63,620 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	None	
Number of policies become claims in Canada during the year	3	
Amount of said claims		$ 15,000 00
Number of policies in force in Canada at date	241	
Amount of said policies		472,217 00

*Reserve at 4½ per cent., based on American Experience Table.

METROPOLITAN LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

1. By death	3	$ 15,000 00
2. By surrender (For which cash value has been paid, $29,783.50, and for which paid-up policies have been granted to amount of $2,785.00.)	108	304,000 00
3. By lapse	10	28,000 00
Total	121	$ 347,000 00

Policies in force at beginning of year	355	$ 803,432 00
Policies issued during the year (2 paid-ups for, $2,785, and 5 revived, for $13,000)	7	15,785 00
Policies terminated as above	121	347,000 00
Polices in force at date of statement	241	472,217 00

Number of nsured lives—No return.

Subscribed and sworn to, 26th February, 1884, by

JOHN R. HEGEMAN,
Secretary.

(Received 28th February, 1884.)

THE NATIONAL LIFE INSURANCE COMPANY, U.S. OF AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—VAN H. HIGGINS. | *Secretary*—J. H. NITCHIE.

Principal Office—Washington, D.C.

Agent in Canada—JOHN F. BELL. | *Head Office in Canada*—Windsor, Ont.

(Organized or incorporated, 25th July, 1868. Commenced business in Canada, 11th June, 1869.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$1,000,000 00

Amount of premiums received in cash during the year on life policies in Canada	$ 9,000 00

Amount paid during the year on claims in Canada, viz.:—

On account of death claims	$ 6,702 82	
do of matured endowments	1,600 00	
Net amount paid on account of claims		$ 8,302 82
Amount paid for surrendered policies		3,890 00
Total net amount paid to policy-holders in Canada		$ 12,192 82

ASSETS IN CANADA.

U.S. bonds in deposit with Receiver-General, par value	$ 100,000 00
Premium and accrued interest on bonds	24,875 00
Total assets in Canada	$ 124,875 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada, unsettled but not resisted		$ 1,356 00
*Amount estimated to cover the net reserve on all outstanding policies in Canada	$ 122,602 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.	950 00	
Difference carried out		121,652 00
Total net liabilities to policy-holders in Canada		$ 123,008 00

*Estimated upon American Experience Table of Mortality, with 4½ per cent. interest. The net reserve upon American Experience Table, 6 per cent. interest, is $102,168.00.

NATIONAL LIFE—*Continued.*

MISCELLANEOUS.

Number of policies become claims in Canada during the year...	6	
Amount of said claims		$ 3,956 00
Number of policies in force in Canada at date	390	
Amount of said policies		392,751 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	3	$ 2,356 00
2. By maturity	3	1,600 00
3. By surrender (For which cash value has been paid, $3,890.00.)	6	12,500 00
4. By surrender, $4,000. For which paid up policies have been granted to amount of $1,203.)		
Difference of amounts carried out		2,797 00
5. By lapse	2	3,000 00
Total	14	$ 22,253 00

Policies in force at beginning of year	407	$ 441,702 00
Policies terminated, as above	14	22,253 00
Terminated otherwise; corrections or changes of address	3	26,698 00
Gross policies in force at date of statement	390	392,751 00

Number of insured lives.—No return.

Subscribed and sworn to, 2nd April, 1884, by

J. H. NITCHIE,
Secretary.

(Received 7th April, 1884.)

General Statement for the Year ending 31st December, 1883.

(As returned to the Auditor of Public Accounts, State of Illinois.)

INCOME.

Total premium income	$ 117,930 87
Cash received for interest, dividends and discount on claims paid in advance	105,438 04
Cash received for rents	141,615 95
Total income	$ 364,984 86

DISBURSEMENTS.

Total amount paid for losses and matured endowments	$ 206,290 16
Cash paid to annuitants (including premium annuities, or certificates for premiums paid in advance)	2,192 82
Cash paid for surrendered policies (less surrender values of re-insured policies)	153,070 19
Premium notes, loans or liens used in purchase of surrendered policies (voided by lapse in profit and loss account)	2,889 17

NATIONAL LIFE—*Concluded.*

Cash paid stockholders for dividends	100,000 00
General expenses	158,973 98
Total disbursements	$ 623,416 32

ASSETS.

Book value of real estate, exclusive of all encumbrances	$1,601,797 07
Loans on bond and mortgage (first liens) on real estate and tax certificates on mortgaged property	792,410 00
Loans secured by pledge of bonds, stocks or other marketable collaterals	277,600 00
Premium notes, loans or liens on policies in force	13,703 21
Cost value of bonds and stocks owned	195,027 50
Cash on hand and in banks	63,660 32
Bills receivable	5,835 00
Agents' balances	565 29
Sundry	55,273 61
Total net or ledger assets	$3,005,872 00
Deduct depreciation on account of mortgage loans and offset claims	5,506 25
Total	$3,000,365 75

OTHER ASSETS.

Interest due and accrued	18,854 44
Rents due and accrued	8,787 10
Market value of stocks and bonds over cost	21,807 50
Due from other companies for losses	403 00
Net amount of uncollected and deferred premiums	10,742 34
Total assets	$3,060,960 13

LIABILITIES.

* Net re-insurance reserve	$2,066,256 00
Total unsettled claims	49,910 60
Other liability	11,232 51
Total liabilities on policy-holders' account	$2,127,399 11
Gross surplus on policy-holders' account	$ 933,561 02
Capital stock paid up	1,000,000 00

Number of policies issued during the year	76	
Amount of said polices (including $30,749.00 old policies renewed)		$ 114,649 00
Number of policies terminated during the year	682	
Amount terminated		1,346,339 00
Number of policies in force at date	4,437	
Amount in force		6,402,163 00

Subscribed and sworn to, 2nd April, 1884, by

MATTHEW LAFLIN
Vice-President.
J. H. NITCHIE.
Secretary.

*Computed according to the Actuaries Table of Mortality with 4 per cent. interest.

THE NEW YORK LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—MORRIS FRANKLIN. | *Vice-President and Actuary*—W.H. BEERS.

Principal Office—346 and 348 Broadway, N. Y.

Agent in Canada—F. W. CAMPBELL, M.D. | *Head Office in Canada*—Montreal.

Superintendent—DAVID BURKE.

(Organized or Incorporated, 1841. Commenced business in Canada about 1868.)

A purely Mutual Company—No Capital.

Amount of premiums received during the year on life policies in Canada		$ 87,141 26
Amount paid during the year on claims in Canada, viz. :—		
On account of death claims	$46,733 21	
On account of matured endowments	2,606 50	
Net amount paid on account of claims		$ 49,339 71
Amount paid for surrendered policies		72,862 78
Amount paid for dividends or bonuses to policy-holders		8,661 59
Total net amount paid to policy-holders in Canada		$ 130,864 08

ASSETS IN CANADA.

U.S. bonds—4 p. c. consols—in deposit with Receiver-General	$ 100,000 00

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted		$ 6,045 62
*Amount estimated to cover the net reserve on all outstanding policies in Canada	$727,721 00	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 p. c	15,256 00	
Difference carried out		712,465 00
Total net liabilities to said policy-holders in Canada		$ 718,510 62

*Basis of estimate, Institute of Actuaries, H.M. Table, 4½ p. c. interest.

NEW YORK LIFE—*Continued.*

LIABILITIES IN CANADA.

Under policies issued subsequent to 31*st March*, 1878.

†Amount computed to cover the net reserve on all outstanding policies in Canada	$14,565 00	
Deduct deferred and outstanding premiums, less cost of collection, at 10 p. c.	7,677 11	
Difference carried out		$ 6,887 89
Total net liabilities to said policy-holders in Canada		$6,887 89
Total net liabilities to all policy-holders in Canada		$ 725,398 51

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	176	
Amount of said policies		$ 529,000 00
Number of policies become claims in Canada during the year	27	
Amount of said claims		53,709 16
Number of policies in Canada at date	1,430	
Amount of said policies		3,540,810 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	25	$ 51,102 66
2. By maturity	2	2,606 50
3. By surrender and lapse	156	501,655 84
Total	183	$ 555,365 00

Policies in force at beginning of year	1,418	$3,533,955 00
do issued during the year	195	562,220 00
do terminated as above	183	555,365 00
do in force at date of statement	1,430	3,540,810 00

Number of insured lives at beginning of year in Canada (estimated)	1,260
Number of new insurers during the year	165
Number of deaths during the year among the insured	19
Number of insured whose policies have been terminated during the year otherwise than by death	135
Number of insured lives at date of statement (estimated)	1,271

†H.M. Table, 4½ p. c. interest.

NEW YORK LIFE—*Continued.*

Detail of policies issued since 31st March, 1878:—

	No.	Amount.
Policies issued during the year	176	$ 529,000 00
Policy terminated	1	1,000 00
Policies in force at date of statement	175	528,000 00

Subscribed and sworn to, 26th May, 1884, by

DAVID BURKE.

(Received 27th May, 1884.)

General Business Statement for the Year ending 31st December, 1883.

(As returned to the Superintendent of Insurance, State of New York)

INCOME DURING THE YEAR 1883.

Total premium income	$ 10,530,940 21	
Received for interest	2,517,922 27	
Received for rent	139,538 57	
Net profit on investments	19,130 96	
Total income		$13,207,532 01

DISBURSEMENTS DURING THE YEAR 1883.

Total amount paid for losses and matured endowments	$ 2,715,322 09	
Cash paid to annuitants	701,214 34	
Cash paid for surrendered policies	869,840 40	
Cash dividends paid to policy holders	2,413,013 57	
Total miscellaneous expenses	2,231,986 33	
Total disbursements		$8,931,376 73

ASSETS.

Cash value of real estate unincumbered	$ 4,508,779 39	
Loans on bond and mortgage (first liens) on R. E.	20,681,471 72	
Loans secured by pledge of bonds, stocks, or other marketable collaterals	1,393,500 00	
Cash value of bonds and stocks owned	23,390,690 98	
Cash on hand and in banks	1,393,615 02	
Premium notes	461,445 57	
Agents' balances	104,216 55	
Total net assets	$51,933,719 23	

OTHER ASSETS.

Interest due and accrued	$ 345,115 35	
Rents due and accrued	17,156 80	
Market value of bonds and stocks over cost	2,065,052 83	
Net amount of uncollected and deferred premiums	945,486 81	
Total assets		$55,306,531 02

NEW YORK LIFE—*Concluded.*

LIABILITIES.

Net re-insurance reserve	$ 44,240,198 00	
Total unsettled policy claims	640,535 03	
Premiums paid in advance	28,610 48	
Total liabilities		$44,909,343 5
Gross surplus on policy holders' account		$10,397,187 5
(Computed as belonging to tontine policy holders	$2,236,096 04)	
(Computed as belonging to other than tontine policy holders	8,161,091 47)	

RISKS AND PREMIUMS.

Number of new policies issued during the year	15,561	
Amount of said policies		$52,735,564 00
Number of policies terminated during the year	6,484	
Total amount terminated		25,404,618 00
Number of policies in force at date of statement	69,227	
Net amount of said policies		198,746,043 00

Subscribed and sworn to, 28th March, 1884, by

MORRIS FRANKLIN,
President.

WM. H. BEERS,
Vice-President and Actuary.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—Hon. ALEX. MACKENZIE, M.P. | *Secretary*—LEOPOLD GOLDMAN, A.I.A.

Managing Director and Agent—WILLIAM MCCABE, LL.B., F.I.A.

Head Office—Toronto, Ontario.

(Incorporated 15th May, 1879. Organized and commenced business in Canada, 10th January, 1881.)

CAPITAL.

Amount of guarantee fund authorized and subscribed for	$ 300,000 00
Amount paid up in cash	60,000 00

(*For List of Guarantors, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate by bond or mortgage, first liens	$ 31,989 15
Amount of loans secured by bonds, stocks or other marketable collaterals	35,137 50

Viz.:—

	Par Value.	Market Value.	Amount Loaned.
Manitoba and North-West Loan Company	$15,000 00	$17,400 00	$35,137 50
People's Loan and Deposit Company	5,000 00	5,250 00	
Federal Bank of Canada	19,000 00	23,370 00	
Imperial Bank of Canada	5,700 00	7,410 00	
	$44,700 00	$53 430 00	$35,137 50

Amount of loans made to policy-holders on the Company's policies, assigned as collaterals		216 75
Cash at head office and at branch offices		1,254 00
Cash deposit with the Dominion Government		36,500 00
Debenture of Land Security Co., deposited with the Dominion Government, par value		15,000 00
Cash in banks, viz.:—		
Federal Bank, Toronto	$ 20,772 80	
People's Bank, Halifax	594 05	
Jacques Cartier Bank, Montreal	31 69	
Federal Bank, Montreal	521 25	
do Winnipeg	154 80	
Total		22,074 59
Bills receivable (being short date notes for premiums)		12,149 47
Total		$ 154,321 46

OTHER ASSETS.

Interest accrued	1,650 22
Due from other companies for losses or claims on the Company's policies re-insured	5,000 00

NORTH AMERICAN LIFE—*Continued.*

Gross premiums due and uncollected on policies in force	$ 7,431 88	
Gross deferred premiums on same	13,461 85	
Total outstanding and deferred premiums	$ 20,893 73	
Deduct cost of collection at 10 per cent	2,089 37	
Total outstanding and deferred premiums		18,804 36
Commuted commissions		7,500 00
Furniture		1,000 00
Reversions		5,621 28
Total assets		$ 193,897 32

LIABILITIES.

*Amount estimated to cover the net present value of all policies and annuities in force	$125,895 00	
Deduct value of policies re-insured in other companies	14,050 00	
Net re-insurance reserve		$ 111,845 00
Claims for death losses, adjusted, but awaiting proof		1,000 00
Contingent fund, being amount held in hand to cover cost of collecting the outstanding and deferred premiums, and also all other liabilities, $7,500.00; less $2,089.37, as above		5,410 63
Total liability		$ 118,255 63
Surplus on policy holders' account		$ 75,641 69
Guarantee fund		60,000 00
Surplus above all liabilities and Guarantee fund		$ 15,641 69

INCOME DURING THE YEAR.

Cash received for premiums	$ 98,791 66
Cash received for annuities	1,900 00
	$ 100,691 66
Deduct premiums paid to other companies for re-insurance	9,750 79
Total premium income	$ 90,940 87
Amount received for interest or dividends	7,979 42
Total	$ 98,920 29
Received on account of Guarantee Fund	3,140 00
Total income	$ 102,060 29

EXPENDITURE DURING THE YEAR.

Cash paid for death losses (Of this $2,860.57 is for industrial.)	$ 31,362 56	
Deduct received from other companies for re-insured death claims	10,000 00	
Net amount paid for death claims		$ 21,362 56
Cash paid for surrendered policies		156 75

* Based on Mortality Experience H.M. Table interest at 4½ p. c. Institute of Actuaries of Great Britain and Ireland.

NORTH AMERICAN LIFE—*Continued.*

sh paid for interest on Guarantee Fund	3,375 00
mmissions, salaries and other expenses of officials	24,885 85
nts, fuel, taxes, licenses, fees or fines	2,196 12
her expenditures, viz.: Medical fees, $2,665.20; advertising, $1,228.23; exchange, $96.01; travelling expenses, $4,303.69; general expenses, $822.61; postage, $468 75; printing and stationery, $833.52; legal expenses, $351.59; Directors' fees, $1,316.00; furniture, $19.83	12,105 43
Total expenditure	$ 64,081 71

MISCELLANEOUS.

umber of new policies reported during the year as taken in Canada 687		$1,347,088 00
mount of said policies		
(Of these, 86 for $13,688, were industrial policies.)		
umber of policies become claims in Canada during the year	23	29,237 33
mount of said claims		
(Of these, 15 for $2,860.57, were industrial policies.)		
mount of above claims re insured in other licensed companies in Canada		10,000 00
umber of policies in force in Canada at date—general 1,284; industrial, 997.		
mount of said policies, general	$2,792,700 00	
do do industrial	146,882 00	
	$2,939,582 00	
mount of said policies re-insured in other licensed companies in Canada	344,000 00	
Net amount in force at 31st December, 1883		$2,595,582 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (of these 15 were industrial policies for $2,860.57)	23	$ 29,237 33
2. By lapse (of these 341 do 48,232.43)	527	414,582 43
3. By surrender	1	5,000 00
(For which cash value has been paid, $156.75.)		
	551	$ 448,819 76

Policies in force at beginning of year:—

			No.	Amount.
General	947	$2,029,650 00		
Industrial	1,267	184,287 00	2,214	$2,213,937 00

Policies issued during the year:—

General	634	$1,384,900 00		
Industrial	114	16,412 00	748	1,401,312 00
Policies terminated as above			551	448,819 76
Policies terminated by change				18,123 24
Policies not taken of this and last year's issue (of these 28 were industrial for $2,724)			130	208,724 00
Policies in force at date of statement			2,281	2,939,582 00

NORTH AMERICAN LIFE—*Concluded.*

Number of insured lives at beginning of year	2,165
Number of new insurers during the year	739
Number of deaths during the year among the insured	23
Number of insured whose policies have been terminated during the year otherwise than by death	663
Number of insured lives at date of statement	2,218

Subscribed and sworn to, 5th January, 1884, by

A. MACKENZIE,
President.

L. GOLDMAN,
Secretary.

(Received, 8th January, 1884.)

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1883.

esident—His Grace the DUKE OF ROXBURGHE. | *Chairman*—DAVID DAVIDSON.

Principal Office—Edinburgh, Scotland.

ents in Canada— LORN MACDOUGALL & THOS. DAVIDSON. | *Head Office in Canada*— Montreal.

(Organized and Incorporated, 1809. Commenced business in Canada, 1862.)

CAPITAL.

(*See Fire Statement.*)

mount of premiums received in cash during the year on life policies in Canada		$ 23,926 64
Total net premium income		$ 23,926 64

mount paid during the year on claims in Canada, viz.:—

n account of death claims	Nil.	
do matured endowments	Nil.	
otal amount paid for claims in Canada		Nil.
mount paid for surrendered policies		$ 2,160 53
mount paid for surrendered bonuses to policy-holders		703 95
Total net amount paid to policy-holders in Canada		$ 2,864 48

(*For Assets in Canada, see Fire Statement.*)

LIABILITIES IN CANADA.

Under policies issued previous to 31*st March*, 1878.

Amount computed to cover the net reserve on all outstanding policies in Canada	No Return.	
Deduct half-credit debts	No Return.	
Net re-insurance reserve		No Return.
Total net liabilities to said policy-holders in Canada		No Return.

Under policies issued subsequent to 31*st March*, 1878.

Amount computed to cover the net reserve on all outstanding policies in Canada	No Return.
Total liability to all policy-holders in Canada (Estimated)	$ 275,000 00

NORTH BRITISH AND MERCANTILE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	13	
Amount of said policies		$ 30,000 00
Number of policies become claims in Canada during the year	None.	
Number of policies in force in Canada at date	332	
Amount of said policies	$803,132 91	
Add bonus additions	126,050 84	
Total amount of policies in force 30th November, 1883		$ 929,183 75

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By surrender (For which cash value has been paid, $2,160.53.)	5	$ 20,733 33
2. By lapse	2	11,000 00
	7	$ 31,733 33

Policies in force at beginning of year (exclusive of bonuses)	326	$ 804,866 24
Policies issued during the year	13	30,000 00
Policies terminated as above	7	31,733 33
Policies in force at date of statement (exclusive of bonuses)	332	803,132 91

Number of insured lives at beginning of year	317
Number of new insurers during the year	13
Number of deaths during the year among insured	None.
Number of insured whose policies have been terminated during the year otherwise than by death	7
Number of insured lives at date of statement	323

Detail of Policies Issued since 31st March, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada	52	$126,007 80
Policies issued during the year	13	30,000 00
Policies terminated as above	3	15,000 00
Policies in force at date of statement	62	141,007 80

Subscribed and sworn to, 7th March, 1884, by

THOS. DAVIDSON.

(Received 8th March, 1884.)

THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—H. L. PALMER. | *Secretary*—J. W. SKINNER.

Principal Office—Milwaukee, Wis., U.S.

Agent in Canada—M. W. MILLS. | *Head Office in Canada*—Toronto.

(Organized or Incorporated, March, 1857. Commenced business in Canada, November, 1871.)

A PURELY MUTUAL COMPANY—NO CAPITAL STOCK.

Amount of premiums received in cash during the year on life policies in Canada	$ 24,768 81
Amount of notes, loans or liens taken during the year in payment of premiums in Canada	8 61
Total net premium income	$ 24,777 42

Amount paid during the year on claims in Canada, viz.:—		
On account of death claims	$19,042 00	
Net amount paid on account of claims in Canada		$ 19,042 00
Amount paid for surrendered policies		686 97
Amount paid for dividends or bonuses to policy-holders		8,010 33
Total net amount to policy-holders in Canada		$ 27,739 30

ASSETS IN CANADA.

United States registered bonds held by the Receiver General	$100,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada, unsettled but not resisted			$ 3,345 00
*Amount estimated to cover the net reserve on all outstanding policies in Canada		$140,000 00	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	$1,041 21		
Deduct notes	432 10		
		1,473 31	
Difference carried out			138,526 69
Total net liability to policy-holders in Canada			$ 141,871 69

MISCELLANEOUS.

Number of policies become claims in Canada during the year	10	
Amount of said claims		$ 22,387 00
Number of policies in force in Canada at date	566	
Amount of said policies		804,495 00

*Estimate based on Actuaries' Tables—4 per cent.

NORTH-WESTERN MUTUAL LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	10	$ 22,387 00
2. By expiry (temporary additional insurance)	...	1,644 00
3. By surrender	4	4,657 00
(For which cash value has been paid, $386.97.)		
4. By surrender, $13,500.		
(For which paid-up policies have been granted to amount of $3,230.)		
Difference of amounts carried out	11	10,270 00
5. By lapse	13	20,000 00
Total	38	$ 58,958 00

Policies in force at beginning of year in Canada			590	$ 857,235 00
Policies issued during the year (paid-up policies issued in exchange for policies surrendered, including those issued for surrender value of lapsed policies)	11	$3,230 00		
Restored	3	4,000 00		
Added by dividends	...	2,218 00		
Total			14	9,448 00
Policies terminated as above, and by change to paid-up policies.			38	62,188 00
Policies in force at date of statement			566	804,495 00

No account of number of lives insured.

Subscribed and sworn to, 1st February, 1884, by

J. W. SKINNER.

(Received 4th February, 1884.)

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—ISAAC E. BOWMAN.

Secretary—W. H. RIDDELL. | *Manager and Agent*—WILLIAM HENDRY.

Head Office—Waterloo, Ontario.

(Organized or Incorporated A.D. 1869. Commenced business in Canada A.D. 1870.)

CAPITAL.

This Company is purely mutual and has no stock capital.

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (less encumbrances) held by the Company	$ 7,660 80
Amounts secured by way of loans on real estate by bond or mortgage, first liens (Amount of loans, as above, on which interest has not been paid within one year previous to statement, $7,200.)	229,985 02
Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals	31,513 38
Premium obligations on policies in force	48,262 22

*Stocks and bonds owned by the Company, viz :—

	Par Value.	Market Value.
Town of Waterloo	$ 8,105 00	$ 8,683 84
Town of Guelph	2,400 00	2,436 00
Town of Milton	4,500 00	4,582 50
Town of Thorold	4,050 41	4,050 41
Township of Foley	2,000 00	2,000 00
Town of Berlin	785 00	785 00
Village of Port Elgin	515 00	531 20
Town of Brampton	2,500 00	2,500 00
Village of Teeswater	5,700 00	5,700 00
Village of Brussels	10,000 00	10,971 22
Palmerston	1,100 00	1,284 36
Owen Sound	15,000 00	15,765 00
Village of Waterloo	2,312 00	2,312 00
City of Guelph	5,400 00	5,454 00
City of Guelph	10,000 00	10,570 00
Town of Palmerston	1,400 00	1,634 64
Town of Listowel	12,000 00	13,796 00
Town of Collingwood	2,200 00	2,386 23
Town of Paris	6,000 00	6,176 00
Township of Woolwich	7,310 00	7,456 20
Total par and market value	$103,277 41	$109,074 60

Carried out at market value	109,074 60
Cash at head office	12 17
Cash in Molson's Bank	15,919 38
Bills receivable—short date notes secured by policies in force	12,652 89
Agents' and other ledger balances	10,872 85
Total	$ 465,953 31

* All of these, with the exception of Town of Berlin, $785, and Village of Port Elgin, $515, are deposited with the Receiver-General.

ONTARIO MUTUAL LIFE—*Continued.*

OTHER ASSETS.

Interest due	$ 4,971 49	
Interest accrued	17,772 34	
Total interest		22,743 83
Gross premiums due and uncollected on policies in force	$ 10,273 52	
Gross deferred premiums on same	34,734 89	
Total outstanding and deferred premiums	$ 45,008 41	
Deduct cost of collection, at 10 per cent	4,500 84	
Net outstanding and deferred premiums		40,507 57
Total assets		$ 529,204 71

LIABILITIES.

*Amount computed to cover the net present value of all policies in force	$ 485,654 04	
Deduct net value of policies re-insured in other companies	3,476 57	
Net re-insurance reserve		$ 482,177 47
Net amount of death claims unadjusted but not resisted		2,000 00
Ten per cent. collection fee on bills receivable		1,265 29
Total liabilities		$ 485,442 76
Surplus on policy-holders' account		$ 43,761 95

INCOME DURING THE YEAR.

Cash received for premiums	$ 164,101 65
Premium obligations taken in part payment of premiums	4,229 41
Premiums paid by dividends	13,874 57
Total	$ 182,205 63
Deduct premiums paid to other companies for re-insurance	1,612 89
Total premium income	$ 180,592 74
Amount received for interest	18,589 86
Total income	$ 199,182 60

EXPENDITURE DURING THE YEAR.

Total net amount paid during the year for death claims	$ 34,394 95	
Premium obligations used in payment of same	8 15	
Total		$ 34,403 10
Cash paid for matured endowments (accrued in previous years)		1,000 00
Cash paid for surrendered policies		9,151 45
Premium obligations voided by lapse		3,761 56
Cash dividends paid to policy-holders		404 62
Cash dividends applied in payment of premiums		13,874 57
Cash paid for commission, salaries and other expenses of officials		39,456 51
Cash paid for taxes, licenses, fees or fines		265 88

*Actuaries, 4 per cent. terminal values.

ONTARIO MUTUAL LIFE—*Continued.*

All other expenses, viz.:—Medical fees, $4,434.50; books and stationery, $735.19; rent of office, $154.00; office furnishings, $105.50; telegraphing, $108.97; postage, $605.07; printing, $1,143.65; advertising, $721.49; travelling expenses, $873.85; commissions on loans and valuation fees, $363.50; solicitor's fees, $272.69; repairs on office, fire insurance and incidentals, $1,046.43	10,564 84
Total cash expenditure	$112,882 53

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	$ 47,802 52
do taken during the year	4,229 41
Total	$ 52,031 93
Deduct premium obligations voided by lapse	$ 3,761 56
do do used in payment of claims	8 15
Total deduction	$ 3,769 71
Balance, note assets, at end of year	$ 48,262 22

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	1,463	
Amount of said policies		$1,907,500 00
Number of policies become claims in Canada during the year	27	
Amount of said claims		28,965 38
Number of policies in force in Canada at date	5,241	
Amount of said policies	$6,572,719 71	
Amount of said policies re-insured in other licensed companies	103,000 00	
Net amount in force, 31st December, 1883		$6,469,719 71

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death	27	$ 28,965 38
(2.) By surrender (For which cash value has been paid, $9,151.45)	61	86,500 00
(3.) By surrender, $9,000. (For which paid up policies have been granted to amount of $1,978.00.) Difference of amounts carried out		7,022 00
(4.) By lapse	469	716,771 62
Total	557	$ 839,259 00

ONTARIO MUTUAL LIFE—*Concluded.*

	No.	Amount.
Policies in force at beginning of year	4,335	$5,504,478 7
do issued during the year	1,538	2,035,600 0
do terminated as above	557	839,259 0
do terminated otherwise (and not taken)	75	128,100 0
do in force at date of statement	5,241	6,572,719 7

Number of insured lives at beginning of year	4,182
do new insurers during the year	1,326
do deaths during the year among the insured	26
do insured whose policies have been terminated during the year otherwise than by death	531
do insured lives at date of statement	4,951

Subscribed and sworn to, 31st March, 1884, by

I. E. BOWMAN,
President.

W. HENDRY,
Manager.

(Received 1st April, 1884.)

PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—AARON C. GOODMAN. | *Secretary*—JOHN M. HOLCOMBE

Principal Office—Hartford, Conn.

Agent in Canada—THOMAS SIMPSON. | *Head Office in Canada*—Montreal.

(Organized or Incorporated, May, 1851. Commenced business in Canada, October, 1866.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 100,000 00

Gross amount of premiums received in cash during the year on life policies in Canada		$ 57,627 28
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada		1,295 00
Total		$ 58,922 28
Deduct amount paid for premiums on policies re-insured in other companies in Canada		371 55
Total net premium income		$ 58,550 73
Amount paid during the year on claims in Canada, viz.:—		
On account of death claims	$ 44,985 00	
do matured endowments	4,435 00	
Net amount paid on account of claims		$ 49,420 00
Amount paid for surrendered policies		4,791 20
Amount paid for dividends or bonuses to policy-holders		11,951 16
Total net amount paid to policy-holders in Canada		$ 66,162 36

ASSETS IN CANADA.

United States bonds in deposit with Receiver-General	$ 105,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted			$ 12,513 00
Amount of claims in Canada resisted			3,000 00
*Amount estimated to cover net reserve on all outstanding policies in Canada		$659,431 00	
Deduct same on above policies re-insured in other companies in Canada	$ 346 00		
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	1,408 37		
Total deductions		$ 1,754 37	
Net reinsurance reserve			657,676 63
Total liabilities in Canada			$ 673,189 63

*Estimate based on average of the company's entire amount at risk at Actuaries 4 per cent.

PHŒNIX MUTUAL LIFE—*Concluded.*

MISCELLANEOUS.

	No.	Amount.
Number of old policies reported during the year as revived in Canada	18	
Amount of said policies		$ 23,219 00
Number of policies become claims in Canada during the year	41	
Amount of said claims		41,983 00
Number of policies in force in Canada at date	1,624	
Amount of said policies (exclusive of bonuses) $1,956,770 00		
Amount of said policies re-insured in other licensed companies in Canada 8,000 00		
Total		$1,948,770 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	34	$ 37,548 00
2. By maturity	7	4,435 00
3. By surrender (For which cash value has been paid, $4,731.20.)	22	18,488 00
4. By surrender, $29,069.00. (For which paid up policies have been granted to amount of $11,137.00) Difference of amounts carried out		17,932 00
5. By lapse	14	15,749 00
Total	77	$ 94,152 00

	No.	Amount.
Policies in force at beginning of year	1,692	$2,046,326 0
Policies revived	18	23,219 0
Policies terminated as above	77	94,152 0
Policies terminated by change of residence	9	16,373 0
Policies terminated by reduction	.....	2,250 0
Policies in force at date of statement	1,624	1,956,770 0

Number of insured lives: No return.

Subscribed and sworn to, 14th March, 1884, by

THOMAS SIMPSON,
Chief Agent in Canada.

(Received 15th March, 1884.)

THE QUEEN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—BERNARD HALL. | *Manager*—J. MONCRIEFF WILSON.

Principal Office—Liverpool.

Chief Agents in Canada—FORBES & MUDGE. | *Head Office in Canada*—191 St. James Street, Montreal.

(Organized or Incorporated, 22nd July, 1858. Commenced business in Canada, 5th July, 1859.

(*For Capital, see Fire Statement.*)

Amount of premiums received in cash during the year on life policies in Canada	$ 9,923 56

Amount paid during the year on account of death claims in Canada	$ 10,116 67
(Of this amount $5,250 accrued in 1882.)	
Amount paid for surrendered policies	738 30
Amount paid for reversionary bonus on death claims	1,193 38
Amount paid for bonus on surrendered policy	25 35
Total net amount paid to policy-holders in Canada	$ 12,073 70

EXPENSES IN CANADA.

Cash paid for commission	$ 556 30
Cash paid for sundry expenses	31 91
Total	$ 588 21

(*For Assets in Canada, see Fire Statement.*)

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted	None.
*Amount computed to cover the net reserve on all outstanding policies in Canada	$ 76,153 60
Total net liability to policy-holders in Canada	$ 76,153 60

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	7	
Amount of said policies		$ 16,200 00
Number of policies become claims in Canada during the year	1	
Amount of said claims (exclusive of reversionary bonus, $641.18)		4,866 67
Number of policies in force in Canada at date	205	
Amount of said policies	$388,982 55	
†Bonus additions	13,296 70	
Total amount in force, 31st December, 1883		402,279 25

*Based on Carlisle Table, 3 p. c. interest.
†Exclusive of New Brunswick, agent not being able to furnish the particulars.

THE QUEEN—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	1	$ 4,866 6
2. By expiry	2	7,000 0
3. By surrender	4	7,616 8
(For which cash value has been paid, $738.30.)		
4. By lapse	2	25,000 0
Total	9	$ 44,483 5

Policies in force at beginning of year	205	$ 415,319 4
Policies issued during the year	7	16,200 0
Transferred	2	1,946 6
Policies terminated as above	9	44,483 5
Policies in force at date of statement	205	388,982 5

Number of insured lives at beginning of year in Canada	189
Number of new insurers during the year	5
Transferred	2
Number of deaths during the year among insured	1
Number of insured whose policies have been terminated during the year otherwise than by death	8
Number of insured lives at date of statement	187

Subscribed and sworn to, 5th March, 1884, by

A. M. FORBES.

(Received 6th March, 1884.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

(*Abstracted from Directors' Report, Liverpool, Eng.*, 14*th May*, 1884.)

LIFE BRANCH.

During the year 1,128 proposals were received for assurances, amounting to £384,353 0

Of which 270 proposals, for £113,380, were either declined or not proceeded with, and 858 policies were completed and issued, for £270,973 0

(Yielding in new premiums, £9,064.)

At the close of 1882, the Life fund stood at	£430,208 16
Out of which was paid for cash bonuses and surrenders	4,763 7
Leaving	£425,445 8 1
And there has been added in the past year	50,291 9
Making the fund stand, at the close of 1883, at	£475,736 18

THE QUEEN—*Concluded.*

The income derived from new business is larger than was obtained in 1882, and is, with one exception, the largest in the Company's experience, while the addition to the Life fund is the largest in any year since the formation of the Company.

The actuary has completed his investigation for the quinquennium ending on the 31st December last, and the Directors are happy to state that the results are highly satisfactory. They show a cash profit of £80,628 1s. 9d., three-fourths of which—or £60,471 1s. 4d.—belong to the participating assured, and one-fourth—or £20,157 0s. 5d.—to the shareholders.

The share of surplus accruing to the participating assured will admit of a reversionary bonus of £1 10s. per cent. per annum, on the amount assured by all policies entitled to share in the division. The necessary calulations, allocating the bonus according to the various interests of the participants, are now being proceeded with, and when these calculations are completed, the usual certificates will be issued.

The valuation has been made in duplicate for all classes of assurances by the Institute of Actuaries' H. M. Table of Mortality, and the rate of interest assumed has been 3½ per cent. throughout.

The investigation has been very strict and searching, and the whole of the loading over and above the pure premiums of the H. M. Table, has been reserved for future profit and expenses.

Revenue Accounts for the Year ending 31st December, 1883.

LIFE INSURANCE ACCOUNT.

	£ s. d.		£ s. d.	£ s. d.
Amount of life insurance fund at the beginning of the year	430,208 16 3			
Premiums, after deduction of re-assurances	71,924 11 5			
Interest	£19,636 18 7			
Less income tax	409 1 8			
	19,227 16 11			
		Claims under life policies (after deduction of sums re-assured)		28,466 6 10
		Surrenders		3,457 7 3
		Commission		4,451 18 7
		Expenses of management	£ 6,338 4 1	
		Medical fees and policy stamps	1,563 14 6	
				7,901 18 7
		Other payments, viz.:—		
		Cash bonus to policy-holders	£1,306 0 2	
		Bad debts	40 14 7	
				1,346 14 9
		Shareholders' proportion of profits for quinqennium ending 31st December, 1883, carried to profit and loss account		20,157 0 5
		Amount of life insurance fund at the end of the year	£475,736 18 7	
		Less shareholders' proportion of profits	20,157 0 5	
				455,579 18 2
	£521,361 4 7			£521,361 4 7

ANNUITY ACCOUNT.

	£ s. d.		£ s. d.
Amount of annuity fund at the beginning of the year	13,596 4 7	Annuities	1,228 13 3
Purchase money for annuities granted	1,510 5 0	Expenses	5 13 7
Interest	677 13 9	Amount of annuity fund at the end of the year	14,549 16 6
	£ 15,784 3 4		£ 15,784 3 4

(*For Balance Sheet, see Fire Statement.*)

THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY OF LONDON.

STATEMENT FOR THE YEAR ENDING 31ST JANUARY, 1884.

Chairman—W. W. DUFFIELD, Esq. | *Secretary*—HENRY UNWIN, Esq.

Principal Office—71 King William St., London, England.

Attorney in Canada— J. CASSIE HATTON. | *Head Office in Canada*— 353 Notre Dame St., Montreal.

(Organized or Incorporated, 1840. Commenced business in Canada, 1st August, 1868.)

A MUTUAL COMPANY—NO CAPITAL.

Gross amount of premiums received in cash during the year on life policies in Canada	$ 15,030 55
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada	168 30
Total net premium income	$ 14,862 25

Amount paid during the year on account of death claims in Canada	$ 21,124 99
Amount paid for surrendered policies	1,272 35
Amount paid for dividends or bonuses to policy-holders	1,839 95
Total net amount paid to policy-holders in Canada	$ 24,237 29

ASSETS IN CANADA.

New 3 per cent. British annuities in deposit with Receiver-General	$ 110,277 00
Cash in hand and in banks in Canada	2,562 95
Total assets in Canada	$ 112,839 95

LIABILITIES IN CANADA.

Under policies issued previous to 31*st March*, 1878.

Amount of claims on policies in Canada unsettled but not resisted	$ 3,000 00
Amount of reserve on all outstanding policies in Canada	No return.
Total net liabilities to said policy-holders in Canada	No return.

Under policies issued subsequent to 31*st March*, 1878.

Amount of claims on policies in Canada, unsettled but not resisted	.....
Net reserve on all outstanding policies in Canada	No return.
Total net liabilities to said policy-holders in Canada	No return.

RELIANCE MUTUAL LIFE—*Continued.*

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year	7	
Amount of said policies		$ 14,000 00
Number of policies in force in Canada at date	309	
Amount of said policies	$428,373 70	
Amount of said policies re-insured in other licensed companies in Canada	10,000 00	
Net amount of policies in force in Canada, 31st January, 1884		418,373 70

Number and amount of policies terminated during the year in Canada:—

1. By death	7	$ 14,000 00
2. By surrender (For which cash value has been paid, $1,272.35.)	14	14,925 74
3. *By surrender, $2,000. (For which paid-up policies have been granted to amount of $470.)		1,530 00
Difference of amounts carried out	8	19,933 33
4. By lapse		4,950 00
5. Policies lapsed in part, decreasing liability		
Total	29	$ 55,339 07

*Policies in force at beginning of year	338	$ 483,712 77
Policies terminated as above	29	55,339 07
Gross policies in force at date of statement	309	428,373 70

Number of insured lives—No Return

Subscribed and sworn to, 7th April, 1884, by

J. CASSIE HATTON.

(Received 7th April, 1884.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

(*Abstracted from Directors' Report, London, Eng., 29th April, 1884.*)

There have been issued, during the year, 515 new policies, for an aggregate amount of £274,153, producing premiums, including single payments, of £14,172 8s. 3d.

*One policy for $1,000 in last return as lapsed included.

RELIANCE MUTUAL—*Continued.*

The total net income from premiums, after deduction of sums paid for re-assurance, was £85,274 1s. 1d., and the entire revenue for the year, including interest and dividends upon investments, amounted to £110,295 9s.

The claims by death, and under endowment policies matured, were £53,635 0s. 6d., being less in amount than in the previous year, and within the expectation.

After payment of claims, expenses and all outgoings, including £3,951 4s. 11d., in cash bonuses, the sum of £24,121 0s. 1d., has been added to the accumulated fund, which has thus been raised to £580,079 14s. 8d.

First Schedule.

Revenue Account for the year ending 31*st December*, 1883.

		£	s.	d.
Amount of funds at the beginning of the year		555,958	14	7
Premiums—Less amount paid in respect of re-assurances (£5,104 14s.)	£85,274 1 1			
Interest and dividends	24,637 9 11			
Assignment fees	44 12 0			
Consideration for annuities granted	339 6 0			
		110,295	9	0
Loan guarantee fund		519	14	4
		£666,773	17	11

	£	s.	d.
Claims with bonus additions	52,461	12	6
Endowment policies matured	1,173	8	0
Annuities	1,849	10	4
Surrendered policies	5,827	4	3
Bonus in reduction of premiums and in cash	8,951	4	11
Commission	3,548	19	5
Expenses of management:—			
General expenses	£ 8,067 10 6		
Branch offices and agency extension	4,701 6 7		
Policy stamps	113 6 9		
	12,882	3	10
Amount of funds at the end of the year	580,079	14	8
	£666,773	17	11

Second Schedule.

(*Balance Sheet on the* 31*st December*, 1883.)

LIABILITIES.

	£	s.	d.
Amount of funds as per first schedule	580,079	14	8
Claims not at maturity	19,524	19	2
	£599,604	13	10

RELIANCE MUTUAL—*Concluded.*

ASSETS.

		£	s.	d
ortgages on property within the United Kingdom		264,935	5	7
ans on policies of full value	£ 47,140 6 1			
ans on policies with personal security	32,495 3 8	79,635	9	9
e interests in possession	£ 13,990 0 11			
versionary life interests	123,711 13 8			
solute and contingent reversions to fixed sums	18,187 14 6	155,889	9	1
oportionate interest accrued on advances		14,770	6	7
gents' balances		2,841	9	6
rrent premiums		14,983	8	11
ther investments:—				
British Government securities		22,885	15	1
London and St. Katherine's dock stock		1,597	10	0
House property, including furniture and fixtures, less leasehold redemption fund		35,661	12	0
alances at bankers		6,404	7	4
		£599,604	13	10

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Chairman—R. BROCKLEBANK. | *Manager*—JOHN H. MCLAREN.

Principal Office—Liverpool, England.

Agents in Canada— M. H. GAULT & WM. TATLEY. | *Head Office in Canada*— Montreal.

(Organized or Incorporated, 31st May, 1845. Commenced business in Canada, 1848.)

(For Capital, see Fire Statement.)

Amount of premiums received in cash during the year on life policies in Canada	$ 24,741 42

Amount paid during the year on claims in Canada, viz.:—		
On account of death claims (of these $2,269.90 accrued in 1882)	$37,534 02	
Net amount paid on account of claims		$ 37,534 02
Amount paid to annuitants		714 28
Amount paid for surrendered policies		3,400 08
Total net amount paid to policy-holders in Canada		$ 41,648 38

(For Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted (All of which accrued in 1879.)	$ 1,075 53
Amount of reserve on all outstanding policies in Canada	281,191 42
Annuity bonds	5,139 64
Total net liabilities to said policy-holders in Canada	$ 287,406 59

Under policies issued subsequent to 31st March, 1878.

Amount of reserve on all outstanding policies in Canada	$ 5,131 50
Total net liabilities to said policy-holders in Canada	$ 5,131 50
Total liabilities to all policy-holders in Canada	$ 292,538 09

ROYAL—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	3	
Amount of said policies		$ 9,700 00
Number of policies become claims in Canada during the year	9	
Amount of said claims		35,264 12
Number of policies in force at date	305	
Amount of said policies (inclusive of bonus additions)		893,724 11

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	9	$ 35,264 12
2. By surrender (For which cash value has been paid, $3,400.08.)	5	9,255 67
3. By lapse	9	24,599 54
Total	23	$ 69,119 33

	No.	Amount.
Policies in force at beginning of year in Canada	325	$ 953,143 44
Policies issued during the year	3	9,700 00
Policies terminated as above	23	69,119 33
Policies in force at date of statement	305	893,724 11

Number of insured lives at beginning of year in Canada	300
Number of new insurers during the year	3
Number of deaths during the year among insured	9
Number of insured whose policies have been terminated during the year otherwise than by death	14
Number of insured lives at date of statement	280

Subscribed and sworn to, 15th March, 1884, by

WM. TATLEY.

(Received 17th March, 1884.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1882.

(*Abstracted from Directors' Report, Liverpool,* 1883.)

REVENUE ACCOUNTS.

LIFE ASSURANCE ACCOUNT.

	£	s.	d.
Amount of Life Assurance fund at the beginning of the year	2,510,838	1	5
Premiums after deduction of re-assurance premiums	252,157	8	0
Interest	107,364	3	0
	£2,870,359	12	5

ROYAL—*Concluded.*

Claims under life policies, including reversionary bonuses, after deduction of sums re-assured	£174,511	10	10
Surrenders	12,719	13	7
Bonuses in cash and in reduction of premiums	306	3	3
Commission	11,273	18	10
Expenses of management	14,626	5	9
Amount of Life Assurance fund at the end of the year, as per balance sheet	2,656,922	0	2
	£2,870,359	12	5

ANNUITY ACCOUNT.

Amount of Annuity fund at the beginning of the year	227,020	8	6
Consideration for annuities granted	9,875	0	5
Interest	9,648	10	8
	£246,543	19	7

Annuities	24,771	13	0
Commission	317	14	10
Expenses of management	217	6	4
Amount of Annuity fund at the end of the year, as per balance sheet	221,237	5	5
	£246,543	19	7

(*For Balance Sheet, see Fire Statement.*)

THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

nager—THOMAS MARR. | *Secretary*—WILLIAM G. SPENS.

Principal Office—Glasgow.

Agent in Canada—G. W. FORD. | *Head Office in Canada*—Montreal.

'ounded at Glasgow, 1st January, 1826. Commenced business in Canada, 1846.)

A PURELY MUTUAL SOCIETY.

mount of premiums received in cash during the year on life policies in Canada	$ 10,639 06

mount paid on account of death claims	$ 58,463 74
(Of this amount, $48,666.67 accrued in 1882.)	
mount paid for surrendered policies	308 78
Total net amount paid to policy-holders in Canada	$ 58,772 52

ASSETS IN CANADA.

anada Atlantic Railway (Province of Ontario Railway Subsidy fund) Certificates in deposit with Receiver-General, face value $216,334.65; present value at 4½ per cent. interest	$ 148,626 82
Iortgages on real estate in Canada	6,083 33
'ash on hand and in banks in Canada	1,477 46
Total assets in Canada	$ 156,187 61

LIABILITIES IN CANADA.

Amount estimated to cover the net reserve on all outstanding policies in Canada	No Return.
Total liabilities in Canada	No Return.

MISCELLANEOUS.

Number of policies become claims in Canada during the year	4	
Amount of said claims (including $550.40 bonus additions)		$ 9,797 08
Number of policies in force in Canada at date	184	
Amount of said policies (including $25,407.72 of bonus additions)		467,212 72

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions)	4	$ 9,797 08
2. By surrender	2	2,433 33
(For which cash value has been paid, $308.78.)		
3. By lapse	3	7,324 33
Total	9	$ 19,554 74

SCOTTISH AMICABLE LIFE—*Continued.*

	No.	Amount.
Policies in force at beginning of year (including bonus additions, $17,464.17.)	193	$478,273 51
Bonus additions		8,493 95
Policies terminated	9	19,554 74
Policies in force at date of statement (including bonus additions)	184	467,212 72

Number of insured lives ..... No Return.

Subscribed and sworn to, 16th February, 1884, by

GEORGE W. FORD.

(Received 18th February, 1884.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

(*Abstracted from Directors' Report, Glasgow, 1st May*, 1884.)

747 policies were issued and taken up, assuring the capital sum of £451,966; the new premiums on which—including £1,649 11s. 4d. of single payments—amounted to £15,910 17s. 2d. In addition to this, the sum of £10,146 13s. 8d. was received for annuities granted during the year.

The number of deaths in 1883 was 245, and the consequent claims, including bonus additions, and after deducting re-assurances, amounted—excluding the two survivorship annuities for £110—to £164,753 10s. 7d.

The society has also paid the sum of £12,650 under policies which became claims by survivance.

By the death of six annuitants the society has been relieved of payments amounting to £227 19s. 3d. per annum.

The accounts hereto appended show that the total income was £310,636 19s. 8d., and the total outgo, £218,539 2s. 6d., resulting in the sum of £92,097 17s. 2d. being added to the net funds, which, at 31st December last, amounted to £2,497,748 6s. 4d.

The total assurances on the society's books, at 31st December last, amounted to £7,791,645 12s. 4d., under 14,301 policies.

FIRST SCHEDULE.

Revenue Account for the Year ending 31st December, 1883.

	£	s.	d.
Amount of funds at the beginning of the year, as per last published account	2,405,650	9	2
Premiums, after deduction of re-assurances	193,271	13	10
Consideration for annuities granted	10,146	13	8
Interest and rents	107,138	7	2
Office fees	80	5	0
	£2,716,287	8	10

SCOTTISH AMICABLE LIFE—*Continued.*

		£	s.	d.
laims under policies (after deduction of sums re assured):—				
By death	£164,753 10 7			
By survivance	12,650 0 0			
		177,403	10	7
urrenders		9,720	0	6
onuses paid in cash		755	19	1
nnuities		6,466	14	7
ommission		5,912	19	3
xpenses of management, including rents of offices belonging to and occupied by the society		16,152	15	8
		2,127	2	10
ncome tax		£ 218,539	2	6
Net amount of funds at the end of the year, as per balance sheet		2,497,748	6	4
		£2,716,287	8	10

Balance Sheet on the 31st December, 1883.

LIABILITIES.

	£	s.	d.
Assurance and Annuity fund	2,388,748	6	4
Guarantee fund	100,000	0	0
Suspense account	9,000	0	0
Net funds as per first schedule	£2,197,748	6	4
Claims under policies admitted or intimated, but not paid	44,978	11	4
Premiums and interest prepaid	394	7	10
Annuities due	153	13	9
	£2,543,274	19	3

ASSETS.

	£	s.	d.
Mortgages—			
On property in the United Kingdom	1,039,774	9	0
On property out of United Kingdom	1,250	0	0
Loans—			
On the society's policies	179,309	3	2
On life-rents	19,070	1	0
On reversions	1,995	0	9
Under Drainage and Public Health Acts	3,744	6	3
On personal security	Nil.		
On railway and other shares	4,537	10	0
Investments—			
Reversions purchased	16,328	6	8
Life interests purchased	380	0	0
Indian Government securities	60,042	7	11
Colonial Government securities	1,674	7	6
Debentures of corporate bodies	74,777	10	0
Ontario Government certificates	30,939	6	9

SCOTTISH AMICABLE LIFE—*Concluded.*

Investments—*Continued.*

Railway and other shares, preference and guaranteed	501,827	14	9
House property	128,250	8	0
Landed estate	4,531	8	1
Glasgow corporation water annuities	27,471	12	0
Ground rents and feu duties	361,917	3	8
Stamps	0	10	6
Outstanding premiums	31,068	19	10
Outstanding interest and interest accrued, but not yet payable	28,053	9	11
Cash in bank	25,605	3	8
Bills on hand	494	11	7
Agents' balances	2[illegible]1	9	0
	£2,543,274	19	3

THE SCOTTISH PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Manager—JAMES WATSON.

Secretaries—
JAS. S. MORTON and JAS. G. WATSON.

Principal Office—
6 St. Andrew Square, Edinburgh.

(Organized in 1837. Incorporated by special Act of Parliament in 1848.)

Gross amount of premiums received in cash on life policies in Canada		$ 5,073 46
Amount paid during the year on claims in Canada:—		
On account of death claims	$ 1,216 67	
Net amount paid on account of claims		$ 1,216 67

ASSETS IN CANADA.

Canadian Pacific Railway Bonds in deposit with Receiver-General, market value	$ 98,577 25
Other Canadian investments, viz.:—	
Grand Trunk, Georgian Bay and Lake Erie Railway first mortgage bonds for $77,866.67	73,973 33
Mortgages on real estate in Canada	5,840 00
Canadian Municipal debentures	140,934 82
Total assets in Canada	$ 319,325 40

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted			$ 1,946 67
*Amount computed to cover the net reserve on all outstanding policies in Canada		$ 76,938 59	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	$ 903 13		
Deduct loans on policies	3,382 33		
		4,285 46	
Difference carried out			72,653 13
Total net liability to policy-holders in Canada			$ 74,599 80

MISCELLANEOUS.

Number of policies become claims in Canada during the year	1	
Amount of said claims		$ 1,946 67
Number of policies in force in Canada at date	95	
Amount of said policies (including bonus additions, $8,263.60)		215,354 87

*By strict actuarial computation, based on the H. M. Table, at 4 p. c. interest.

SCOTTISH PROVIDENT—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	1	$ 1,946 67
2. By surrender	2	4,856 66
(For which cash value has been paid, $1,847.39.)		
3. By lapse	1	1,460 00
Total	4	$ 8,273 33

Policies in force at beginning of year in Canada (including bonus additions, $5,611.27)	99	$ 220,975 87
Bonus additions "vested" during the year		2,652 33
Terminated as above	4	8,273 33
Policies in force at date of statement (including bonus additions, $8,263.60)	95	215,354 87

Number of lives insured.....No return.

Edinburgh, 10th January, 1884.

JAMES WATSON,
Manager.

(Received 10th March, 1884.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

(*Abstracted from Directors' Report, 26th March,* 1884.)

The new proposals accepted have been 1,694 in number, assuring capital sums amounting to £1,041,923. The new premiums were £37,885 12s. 11d., including £4,299 14s. 3d. by single payment. A further sum of £28,868 11s. 11d. was received as the price of annuities, including the engagements of a Widows' Scheme, which its members had resolved to wind up.

The claims in the year were very low—those emerging by death (of 316 members) being £199,109 16s., with £30,620 of bonus additions; and by maturing of endowment assurances, £4,400. The total claims were thus £234,129 16s., being somewhat under those of the previous year.

The premiums of all kinds received in the year were £454,413 3s. 2d.; or, deducting those paid for re-assurances, £451,133 10s. 1d. The total receipts of the year, including interest, were £641,496 7s. 3d.

The realized funds, according to the statement prepared for the Board of Trade (under deduction of claims not yet payable) amounted, at 31st December, 1883, to £4,736,292 19s. 11d., showing an increase during the year of £333,383 12s. 2d.—the largest in any year of the society.

FIRST SCHEDULE.

Revenue Accounts for the Year ending 31*st December*, 1883.

Jan. 1, 1883.	£	s.	d.
Amount of funds at the beginning of the year	4,402,909	7	9
Premiums (less paid for re assurances)	422,264	18	2
Consideration for annuities granted	28,868	11	11
Interest, dividends, and rents	190,040	0	9
Fines for renewal of lapsed policies, and fees for registration of assignments	322	16	8
	£5,044,405	15	0

SCOTTISH PROVIDENT—*Concluded.*

[The only accounts outstanding were Directors' fees, agents' commission on premiums not paid, and such like, the amount of which is less than a fifth of the interest accruing, but not due, at close of year.]

Dec. 31, 1883.	£	s.	d.
Claims under policies, after deduction of sums re-assured	229,729	16	0
Endowments	4,400	0	0
Surrenders	14,126	17	7
Annuities	14,939	4	10
Income tax	3,833	8	8
Commission	8,351	3	9
Expenses of management	31,327	12	4
Sum allowed to family of deceased secretary at Manchester	1,000	0	0
Agents' balance—written off	404	11	11
Amount of funds at the end of the year, as per second schedule	4,736,292	19	11
	£5,044,405	15	0

Second Schedule.

Balance Sheet on the 31st day of December, 1883.

LIABILITIES.

	£	s.	d.
Amount of funds, as per first schedule—Life assurance fund	4,736,292	19	11
Claims admitted but not paid	51,376	3	0
	£4,787,669	2	11

ASSETS.

		£	s.	d.
Mortgages on property within the United Kingdom		3,211,842	0	8
Mortgages on property out of the United Kingdom (Canada)		1,200	0	0
Loans on the institution's policies, within their surrender value		313,199	8	6
Investments—				
Indian and Colonial securities		124,340	9	5
Railway and other debentures		153,250	0	0
Debenture (£61,947 1s. 8d.), and preference (£343,219 10s. 11d.) stocks (the market value is considerably higher)		405,166	12	7
Value of business premises in Edinburgh and branches, and property (yielding rental) held in connection therewith		208,147	12	3
Value of reversions		22,960	13	9
Loans on municipal rates		43,592	3	3
Loans on preference and other stocks		38,500	0	0
Loans on security of trust funds		41,716	13	3
Loans on personal security, combined with policies of assurance		21,461	2	0
Premiums in course of collection at head office and agencies		71,292	12	2
Outstanding interest (nearly all since received)		14,016	18	1
Office furniture at head office and branches		2,042	13	8
In bank—on deposit	£84,000 0 0			
Balance on current account	30,015 15 2	114,015	15	2
Cash and stamps on hand		924	8	2
		£4,787,669	2	11

THE SCOTTISH PROVINCIAL ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST JANUARY, 1884.

Chairman—JOHN WEBSTER, of Edgehill.

Secretary—CHARLES GORDON. | *Manager*—THOMAS YUILLE WARDROP.

Principal office—Aberdeen.

Agent in Canada— GEORGE W. FORD. | *Head Office in Canada*— 99 St. James St., Montreal.

(Established, December, 1825. Incorporated, May, 1852. Commenced business in Canada, March, 1859. Ceased to do new business in Canada, January, 1875.)

CAPITAL.

Amount of capital authorized and subscribed for	$4,866,666 67
Amount paid up in cash	292,000 00

Gross amount of premiums received in cash during the year on life policies in Canada	$25,765 19	
Total net premium income		$ 25,765 19

Amount paid during the year on account of claims in Canada, viz. :—

On account of death claims (including bonuses)	$22,028 23	
Net amount paid on account of claims		$ 22,028 23
(Of the death claims, $12,693.74 were on account of claims accrued in the previous year.)		
Amount paid for surrendered policies		2,757 50
Amount paid for dividends or bonuses to policy-holders		442 33
Total net amount paid to policy-holders in Canada		$ 25,228 06

ASSETS IN CANADA.

Canada stock	$ 12,000 00	
Canada 5 per cent. debentures	38,447 00	
Queensland bonds	97,333 00	
Total in deposit with Receiver-General carried out at par value		$ 147,780 00
Cash on hand and in banks		3,845 79
Total assets in Canada		$ 151,625 79

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted (including bonuses)	$ 4,768 12
Net reserve on all outstanding policies in Canada	No return.
Deduct loans on Company's policies within their surrender value	17,831 10
Total liabilities in Canada	No return.

SCOTTISH PROVINCIAL—*Continued.*

MISCELLANEOUS.

Number of policies become claims in Canada during the year	9	
Amount of said claims (including bonus additions, $1,386.02)		$ 14,102 61
Number of policies in force in Canada at date	503	
Net amount in force 31st January, 1883 (including bonus additions, $114,693.74)		923,908 53

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, $1,386.02)	9	$ 14,102 61
2. By surrender (including bonus additions, $463.41) (For which cash value has been paid, $2,757.50.)	5	15,360 41
3. By surrender, $3,166.37 (including bonus additions, $246.37.) (For which paid-up policies have been granted to amount of $1,007.40.)		
Difference of amounts carried out		2,158 97
4. By lapse (including bonus additions, $754.37)	5	8,103 04
Total	19	$ 39,725 03

Policies in force at beginning of year (including bonus additions, $74,886.98)	523	$ 925,473 30
Bonus additions during the year		44,457 39
Policies terminated as above	19	39,725 03
Bonuses surrendered		951 43
Transferred to head office (including bonus additions, $844.03)	1	5,345 70
Gross policies in force at date of statement (including bonus additions, $114,693.74)	503	923,908 53

Number of insured lives ..... No return.

Subscribed and sworn to 22nd March, 1884, by

GEO. WM. FORD

(Received 24th March, 1884.)

General Business Statement for the Year ending 31st January, 1884.

(*Abstracted from Directors' Statement, Aberdeen, 29th April,* 1884).

LIFE DEPARTMENT.

681 policies have been issued, assuring £278,500, and yielding, in annual premiums £8,792 0s. 5d. and £41 12s. of single premiums. The life claims paid, including those admitted and reported, but not yet matured, and in some cases not yet proved, represent £97,820 19s. 2d. This includes the sum of £2,948 7s. 6d. under endowment policies, which, during the year, have arrived at maturity.

SCOTTISH PROVINCIAL—*Continued.*

ANNUITY DEPARTMENT.

The sum of £1,801 18s. 10d. has been received for annuities to the amount of £188 6s. 8d.; also annual premiums of £67 13s. 7d. for contingent annuities, part of which annuities is re-insured. During the year seven annuities have lapsed by death, relieving the Company of the sum of £168 yearly.

FUNDS.

The total assets of the Company now amount to £1,508,574 19s., being an increase of £47,566 0s. 10d. over last year.

INCOME

For the year, including interest, is £236,996 7s. 6d., an increase of £5,645 4s. 8d. in addition to £41 12s. of single premiums.

INVESTMENTS.

The value of the debentures, preference, guaranteed and debenture stocks, and of the Indian and colonial securities, taken at the market price of the day (January 31, 1884), now shows a surplus exceeding £100,000 over the value at which these securities stand in the books and balance sheet.

LIFE ASSURANCE ACCOUNT.

I.—PARTICIPATION BRANCH.

	£	s.	d.		£	s.	d.
Amount of fund at beginning of year	1,078,917	1	9	Claims	77,108	1	2
Premiums	115,593	9	8	Surrenders	10,696	14	11
Interest and dividends	44,077	1	6	Commission	5,834	3	8
				Expenses	10,403	5	0
				Fund, end of year	1,134,545	8	2
	£1,238,587	12	11		£1,238,587	12	11

II.—NON-PARTICIPATION BRANCH.

	£	s.	d.		£	s.	d.
Amount of fund at beginning of year	143,282	19	4	Claims	20,712	18	0
Premiums	17,232	6	2	Surrenders	2,443	11	2
Interest and dividends	5,878	10	6	Commission	731	3	11
				Expenses	1,939	14	1
				Fund end of year	140,566	8	10
	£166,393	16	0		£166,393	16	0

SCOTTISH PROVINCIAL—*Concluded.*

III.—ANNUITY FUND.

	£	s.	d.		£	s.	d.
Fund, January 31, 1883	34,291	7	6	Payments to annuitants	3,836	7	5
Annuities granted	1,801	18	10	Commission	15	2	10
Interest, &c	1,333	5	0	Fund at end of year	33,575	1	1
	£37,426	11	4		£37,426	11	4

BALANCE SHEET, 31st *January*, 1884,

LIABILITIES.

	£	s.	d.
Shareholders' capital	60,000	0	0
General reserve	25,000	0	0
Participation life fund	1,134,545	8	2
Non-participation fund	140,566	8	10
Annuity fund	33,575	1	1
Fire reserve	50,000	0	0
Premiums reserved	10,568	7	8
Balance trust fund	551	9	7
General profit and loss	17,592	18	10
Claims admitted	35,277	9	7
Outstanding fire claims	81	12	1
Unclaimed dividends	792	6	10
Annuities outstanding	23	16	4
	£1,508,574	19	0

ASSETS.

	£	s.	d.
Mortgages	227,291	3	1
Loans on policies	85,069	3	8
Col. gov. securities	191,284	6	10
Debentures	243,107	8	5
Preference stocks	359,863	3	4
Deposits	125,000	0	0
Company's buildings	9,000	0	0
Reversions	11,788	10	9
Loans on reversions	36,021	0	0
Feu duties value	47,183	14	3
Loans on rates	16,584	5	10
Half-credit premiums	6,863	19	5
Loans on policies	140	0	0
Branches and companies (since accounted for	53,221	0	
Outstanding premiums	892	12	5
Outstanding interests	1,265	19	2
Interest accrued	16,003	17	7
Bill receivable	17	0	0
Cash on deposit, &c	27,918	2	3
Stamps in hand	59	10	11
	£1,508,574	19	0

THE STANDARD LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1883.

Manager—SPENCER C. THOMSON. | *Secretary*—D. CLUNIE GREGOR.

Principal Office—Edinburgh.

Agent in Canada—W. M. RAMSAY. | *Head Office in Canada*—Montreal.

(Organized or Incorporated, 1825. Commenced business in Canada, 1847.)

CAPITAL.

Amount of capital authorized and subscribed for, £500,000 sterling	$2,433,333 33
Amount paid up in cash, £120,000 sterling	584,000 00

Gross amount of premiums received in cash during the year on life policies in Canada	$260,487 88	
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada	1,191 73	
Total net premium income		$ 259,296 15

Amount paid during the year on claims in Canada, viz:

On account of death claims (including bonuses). (Of this amount $25,920.96 accrued in 1882.)	$ 84,974 33	
On account of matured endowments	3,406 67	
Net amount paid on account of claims		$ 88,381 00
Amount paid to annuitants		452 00
Amount paid for surrendered policies		7,727 72
Amount paid for dividends or bonuses to policy-holders (exclusive of bonuses applied in reduction of premiums)		1,394 48
Total net amount paid to policy-holders in Canada		$ 97,955 20

ASSETS IN CANADA.

Bonds in deposit with Receiver-General:

Montreal Harbor bonds—par	$107,000 00	
do Corporation "	34,000 00	
County Compton	30,000 00	
	$171,000 00	
Carried out at par value		$ 171,000 00
Other Canadian investments, viz:—		
Municipal debentures		593,902 47
Mortgages on real estate in Canada		732,199 57
Real estate in Canada owned		189,140 00
Montreal Warehousing Company's bonds		73,000 00
Cash in hand and in banks in Canada		28,011 63
Total assets in Canada		$1,787,253 67

STANDARD LIFE—*Continued.*

LIABILITIES IN CANADA.

Under policies issued previous to 31*st March,* 1878.

Amount of claims on policies in Canada unsettled but not resisted			$ 15,153 35
Amount computed or estimated to cover the net reserve on all outstanding policies in Canada, (including bonuses, $512,070.95)		$897,457 65	
Deduct same on above policies re-insured in other licensed companies in Canada	$ 5,771 69		
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent	17,816 86		
Loans on policies within their surrender value	90,025 09		
Credit debts and policies	27,735 63		
		141,349 27	
Difference carried out			756,108 38
Total net liabilities to said policy-holders in Canada			$ 771,261 73

LIABILITIES IN CANADA.

Under policies issued subsequent to 31*st March,* 1878.

Amount of claims on policies in Canada unsettled but not resisted			$ 14,000 03
Net reserve on all outstanding policies in Canada		$224,173 62	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent	$28,616 00		
Loans on all policies within their surrender value	3,093 72		
Credit debts on policies	4,883 40		
		36,593 12	
Difference carried out			187,580 50
Total net liabilities to said policy-holders in Canada			201,580 53
Total net liabilities to all policy-holders in Canada			972,842 26

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	508	
Amount of said policies		$ 956,030 84
Number of policies become claims in Canada during the year	43	
Amount of said claims		92,981 34
Number of policies in force in Canada at date	3,907	
Amount of said policies (including bonuses, $512,070.94)	$8,205,929 13	
Amount of said policies re-insured in other licensed companies in Canada	24,000 00	
Net amount of policies in force in Canada at 15th November, 1883		8,181,929 13

STANDARD LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions)	41	$ 89,574 67
2. By maturity	2	3,406 67
3. By surrender (including bonus additions) (For which cash value has been paid, $7,727.72).	47	62,342 37
4. By surrender, $23,693.34 (including bonus additions.) (For which paid-up policies have been granted to amount of $8,782 98.) Difference of amounts carried out		14,910 36
5. By lapse (including bonus additions)	218	462,438 80
Total	308	$ 632,672 87

Policies in force at the beginning of the year (including bonus additions)	3,707	$7,882,571 16
Policies issued during the year	508	956,030 84
Policies terminated as above	308	632,672 87
Policies in force at date of statement	3,907	8,205,929 13

No return of insured lives.

Detail of policies issued since 31*st March*, 1878, *and Bonus additions thereon.*

Policies in force at beginning of year in Canada	1,711	$3,777,263 35
Policies issued during the year	508	956,030 84
Policies terminated as above	227	501,133 12
Policies in force at date of statement	1,992	4,232,161 07

Subscribed and sworn to, 19th March, 1884, by

W. M. RAMSAY,
Manager.

(Received 24th March, 1884.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1883.

(*Abstracted from Directors' Report, Edinburgh,* 29*th April*, 1884.)

FIRST SCHEDULE.

Revenue Account for the year, from 15*th November*, 1882, *to* 15*th November*, 1883.

(Prepared in accordance with "The Life Assurance Companies' Act," 33 and 34 Victoria, cap. 61.)

	£	s.	d.
Amount of funds at the beginning of the year, 15th Nov., 1882	5,832,882	10	8
Premiums (after deduction of re-assurance premiums)	618,356	5	6
Consideration for annuities granted	60,348	5	1
Interest and dividends	250,641	15	11
Fines and fees	1,084	5	7
	£6,763,313	2	9
Claims under life policies, including bonus additions (after deduction of sums re-assured)	516,283	18	4
Surrenders	35,760	1	2
Annuities	40,481	14	4
Commission	28,673	7	3
Ex	64,420	14	9

STANDARD LIFE—*Concluded.*

	£	s.	d.
Dividend and bonus to shareholders	25,000	0	0
Income tax	4,618	8	9
Amount of funds at the end of the year, as per second schedule	6,048,074	18	2
	£6,763,313	2	9

Second Schedule.

Balance Sheet on the 15th November, 1883.

(Prepared in accordance with "The Life Assurance Companies' Act," 33 and 34 Victoria, cap. 61.)

LIABILITIES.

	£	s.	d.
Shareholders' capital paid up	120,000	0	0
Assurance and Annuity fund	5,918,398	10	3
Balances brought forward from last investigation (1880)	9,676	7	11
Total funds as per first schedule	£6,048,074	18	2
*Claims under policies admitted but not matured	220,316	13	10
*†Dividends to proprietors outstanding	9,594	11	0
	£6,277,986	3	0

ASSETS.

		£	s.	d.
Mortgages on property within the United Kingdom		3,896,565	1	3
Mortgages on property out of the United Kingdom		388,984	19	4
Loans on the Company's policies, within their surrender value		308,071	6	1
Investments—				
British Government securities		38,217	17	7
Indian and Colonial Government securities		423,907	18	7
United States Government securities		5,442	5	5
Railway and other debentures		118,733	15	8
House property—freehold	£211,650 12 6			
" leasehold	27,861 16 11			
		239,512	9	5
Stocks of Scottish chartered banks		92,388	4	4
Feu duties		17,434	15	10
Life rents purchased		1,034	12	5
Loans upon Indian Government securities		55,484	10	0
Loans upon personal security with policies of assurance, repayable by instalments		89,608	18	9
Agents' balances in course of collection (since accounted for)		171,185	19	2
Premiums and price of annuities outstanding		83,439	4	4
Interest accrued, but not due		39,727	7	8
" due, but not paid		13,793	18	10
Cash—On deposit	£206,708 16 4			
" In hand and on current account	87,507 7 6			
		294,216	3	10
Deed and receipt stamps on hand		236	14	6
		£6,277,986	3	0

*These items are included in the corresponding items in the first schedule

†Dividends payable on 15th November.

THE STAR LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Chairman—Sir WM. MCARTHUR, K.C.M.G., M.P. | *Secretary*—WM. W. BAYNES, F.I.A.

Principal Office—32 Moorgate Street, London, England.

Agent in Canada— | *Head Office in Canada*—

(Organized or Incorporated, 1843. Commenced business in Canada, 6th Nov, 1868.)

CAPITAL.

Amount of capital authorized and subscribed for, £100,000 stg	$ 486,666 67
Amount paid up in cash, £5,000 stg	24,333 33

Amount of premiums received in cash during the year on life policies in Canada	$ 21,114 46

Amount paid during the year on account of death claims	$ 3,406 67
Amount paid during the year for surrendered policies	1,240 57
Total net amount paid to policy-holders in Canada	$ 4,647 24

ASSETS IN CANADA.

Canada 4 p. c. stock in deposit with Receiver-General	$ 97,333 33
Mortgages on real estate in Canada	715,383 23
Total assets in Canada	$ 812,716 56

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled	Nil.
Net reserve on all outstanding risks in Canada	No return.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	15	
Amount of said policies		$ 28,713 33
Number of policies become claims in Canada during the year	3	
Amount of said claims		3,406 67
Number of policies in force in Canada at date	298	
Amount of said policies (exclusive of bonus additions)		660,353 13

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	3	$ 3,406 67
2. By surrender (for which cash value has been paid, $1,240.57.)	18	39,906 67
3. By lapse	20	30,416 66
Total	41	$ 73,730 00

STAR LIFE—*Concluded.*

Policies in force at beginning of year	324	$ 705,369 80
Policies issued during the year	15	28,713 33
Policies terminated as above	41	73,730 00
Policies in force at date of statement (exclusive of bonus additions)	298	660,353 13

Number of insured lives at the beginning of the year in Canada	303
Number of new insurers during the year	14
Number of deaths during the year among the insured	3
Number of insured whose policies have been terminated during the year otherwise than by death	28
Number of insured lives at date of statement	286

(Received 27th May, 1884.)

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—THOMAS WORKMAN. | *Head Office*—Montreal.

Managing Director and Secretary—ROBERTSON MACAULAY.

(Organized or Incorporated, 1865. Amended in 1870, 1871 and 1882. Commenced business in Canada, May, 1871.)

CAPITAL.

Amount of joint stock capital authorized	$1,000,000 00
Amount subscribed for	500,000 00
Amount paid up in cash	62,500 00

(*For List of Stockholders, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (no encumbrances) held by the Company	$ 73,236 56
Amount secured by way of loans on real estate by bond or mortgage (first liens)	292,517 06
Amount of loans secured by bonds, stock or other marketable collaterals, viz.:	30,000 00

	Par Value.	Market Value.	Amount Loaned.
Montreal City and District Savings Bank	$27,120 00	$40,680 00	$30,000 00
	$27,120 00	$40,680 00	$30,000 00

Amount of loans made in cash to policy-holders on the Company's policies, assigned as collaterals	24,732 42
Premium obligations on policies in force	693 75

Stocks, bonds and debentures owned by the Company, viz.:—

	Par value.	Market value.
Montreal Loan and Mortgage Company's stock	$60,000 00	$36,000 00
North Stukely debentures	6,000 00	6,180 00
Montreal Turnpike Trust debentures	2,800 00	2,800 00
Molson's Bank stock	2,000 00	2,250 00
*Stratford debentures	30,000 00	32,100 00
*Belleville do	6,000 00	6,420 00
*Cote St. Louis debentures	20,000 00	22,600 00
Cornwall debentures	8,000 00	8,640 00
Sorel do	1,000 00	1,040 00
Ontario Investment Association debenture (guaranteed)	30,000 00	30,000 00
Exchange Bank stock	5,000 00	Nil.
Total par and market value	$170,800 00	$148,030 00

Carried out at market value	148,030 00
Cash on hand (chiefly amounts received 2nd January)	10,922 48

Cash in Banks, viz.:—

City and District Savings Bank, Montreal	$27,501 60
Bank of Montreal, New York	1,216 52
Total carried out	28,718 12

*Deposited with the Receiver-General.

SUN LIFE—*Continued.*

Bills receivable		11,454 99
Agents' ledger balances		4,961 54
Amount set aside to cover a death claim awaiting discharge		5,092 00
Total		$ 630,358 92

OTHER ASSETS.

Interest due	$2,778 17	
Interest accrued	7,641 48	
Total		$ 10,419 65
Rents due	$ 591 19	
Rents accrued	Nil	
Total		591 19
Due from other companies for policies re-insured		655 00
Gross premiums due and uncollected on policies in force	$50,716 46	
Gross deferred premiums	30,379 11	
Gross outstanding and deferred premiums	$81,095 57	
Deduct cost of collection, at 10 per cent	8,109 55	
Net outstanding and deferred premiums		72,986 02
Commuted commissions		17,961 00
Office furniture		1,996 67
Quebec stamp account		340 45
Sundry creditors		631 20
Total assets		$ 735,940 10

LIABILITIES.

*Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, $8,811.05)	$627,255 95	
Deduct net value of policies re-insured in other companies	948 82	
Net re-insurance reserve		$ 626,307 13
Claims for death losses adjusted but not due	$ 4,624 00	
do do due and unpaid (awaiting proper discharge)	7,785 24	
Total outstanding claims (including $422.57 bonus additions)		12,409 24
Amount of dividends or bonuses to policy-holders due and unpaid		377 90
Debenture sinking fund		3,758 80
Total liabilities—Life Department		$ 642,853 07
Liabilities—Accident Department		9,745 59
Total liabilities (exclusive of capital stock)		$ 652,598 66
Surplus as regards policy-holders		$ 83,341 44
Capital stock paid up		62,500 00
Surplus over all liabilities and capital		$ 20,841 44

*Computed by Department on the basis of the Institute of Actuaries' H. M. Table, with 4½ p. c. interest.

SUN LIFE—*Continued.*

INCOME DURING THE YEAR.

(*Life Department.*)

Gross cash received for premiums	$ 219,400 45
Premium obligations taken in part payment of premiums	399 25
Premiums paid by dividends	7,157 35
Cash received for annuities	1,000 00
Total	$ 227,957 05
Deduct premiums paid to other companies for re-insurance	1,105 63
Total premium income	$ 226,851 42
Amount received for interest	27,373 45
Amount received for rents	1,874 76
Sundry—Debenture sinking fund	601 44
Total income, Life Department	$ 256,701 07

EXPENDITURE DURING THE YEAR.

(*Life Department.*)

Cash paid for death claims (including bonus additions, $847.10) (Of this amount $10,035 accrued previous to 1883.)	$ 49,529 10
Cash paid for matured endowments (including $538.85 bonus additions)	6,038 85
Cash paid to annuitants	906 50
Cash paid for surrendered policies	3,389 95
Cash paid for interest or dividends to stockholders	6,250 00
Cash dividends paid to policy-holders	2,753 87
Cash dividends applied in payment of premiums	7,157 35
Commissions, salaries and other expenses of officials	44,071 32
Taxes, licenses, &c	902 06
All other expenditure, viz.:—	
Directors' fees, $3,400.00; auditors' fees, $250.00; medical fees, $4,161.73; travelling expenses, $5,103.55; law expenses, postage, charges, &c., $5,[illegible]30 31; advertising, printing, &c., $4,057.75; rents, $1,394.53; fuel and gas, $234,78	24,332 65
Total expenditure, Life Department	$ 145,331 65

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	$ 294 50
Premium obligations received during the year	399 25
	$ 693 75
Balance, Note assets at end of year	693 75

MISCELLANEOUS.

Number of new policies reported during the year as taken	1,021	
Amount of said policies		$1,676,402 68
Number of policies become claims during the year (including matured endowments)	31	

SUN LIFE—*Continued.*

Amount of said claims (including bonus additions)		57,942 19
Number of policies in force at date	4,007	
Amount of said policies	$6,779,565 77	
Amount of said policies re-insured in other licensed companies in Canada	66,000 00	
Net amount of policies in force at 31st December, 1883		$6,713,565 77

Number and amount of policies terminated during the year :—

	No.	Amount.
1. By death (including bonus additions, $1,234.67)	27	$ 51,903 34
2. By maturity (including bonus additions, $538.85.)	5	6,038 85
3. By expiry	6	12,500 00
4. By surrender (including bonus additions, $7,628.68.) (For which cash value has been paid, $3,242.84.)	21	39,716 98
5. By surrender, $62,813.50 (including bonus additions, $313.50.) (For which paid-up policies have been granted to amount of $11,137.10.)		
Difference of amounts carried out		51,676 40
6. By lapse (including bonus additions, $4,532.28.)	332	592,672 28
Total	391	$ 754,507 85

Policies in force at beginning of year (including bonus additions, $89,188.45.)	3,318	$5,849,889 19
Bonuses of 1882, increased and revived	.....	1,446 40
Policies issued and revived during the year	1,251	1,977,469 12
Bonus additions during the year	.....	22,568 93
Policies terminated as above and by change to paid-up policies (including bonus additions, $14,247.98.)	420	765,644 95
Policies terminated by reduction	.....	3,595 00
Policies not taken (including bonus additions, $4,551.25)	142	302,567 92
Gross policies in force at date of statement (including bonus additions, $94,404.55)	4,007	6,779,565 77

Number of insured lives at beginning of year	3,055
Number of new insurers during the year	1,227
Number of deaths during the year among insured	23
Number of insured whose policies have been terminated during the year otherwise than by death	550
Number of insured lives at date of statement	3,709

*BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

LIABILITIES OUTSIDE OF CANADA.

Reserves on policies	$ 66,819 34
Death claims, admitted but waiting discharge	5,585 49
Total liabilities outside of Canada	$ 72,404 83

*Under this is included the Company's Newfoundland business.

SUN LIFE—*Concluded,*

INCOME OUTSIDE OF CANADA.

Premiums	$ 52,816 7

EXPENDITURE OUTSIDE OF CANADA,

Claims paid during the year (including $23 bonus additions)	$ 2,023 0

MISCELLANEOUS.

Number of policies reported during the year as taken outside of Canada	80	
Amount of said policies		$ 170,970 0

	No.	Amount.
Policies in force at beginning of year (including bonus additions, $6,275.05)	473	$1,174,073 04
Revived during the year	1	2,500 00
Policies issued during the year (including bonus additions, $11,556.81)	105	236,288 83
Total	579	$1,412,861 87
Policies transferred to Canada (including bonus additions, $141.96)	3	$ 6,075 29
Policies terminated by death (including bonus additions, $121.82)	4	7,608 49
Policies terminated by lapse (including bonus additions, $1,276.48)	52	96,616 48
Policies not taken (including bonus additions, $2,165.25)	42	137,281 92
Bonuses surrendered	...	420 00
Total	101	$ 248,002 18
Policies in force at end of year	478	$1,164,859 69

Subscribed and sworn to, 5th April, 1884, by

THOMAS WORKMAN,
President

R. MACAULAY,
Managing Director and Secretary

(Received 5th April, 1884.)

THE TORONTO LIFE ASSURANCE AND TONTINE COMPANY.

STATEMENT FOR THE SIXTEEN MONTHS ENDING 30TH APRIL, 1884.

President—WILLIAM J. MACDONELL. | *Secretary*—ARTHUR HARVEY.

Head Office—Toronto.

(Organized or Incorporated, March 2nd, 1872. Commenced business in Canada, September 1st, 1872).

CAPITAL.

Amount of joint stock capital authorized	$500,000 00
Amount of joint stock capital subscribed for	104,200 00
Amount of joint stock capital paid up in cash	29,862 35

(*For List of Shareholders, see Appendix*).

ASSETS AS PER LEDGER ACCOUNTS.

Real estate (less encumbrances) held by the Company			$ 490 00
Amount secured by way of loans on real estate by bond or mortgage, first liens			9,561 70
Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals			100 95
Stocks and bonds held by the Company :—	Par Value.	Market Value.	
Village of Bracebridge debentures	$ 150 00	$ 150 00	
Township of Macaulay do	200 00	200 00	
Canadian Pacific R. R. bonds	4,000 00	4,000 00	
Total par and market value	$4,350 00	$4,350 00	
Carried out at market value			4,350 00
Cash in banks, viz :—			
Merchants' Bank		$144 70	
Total			144 70
Bills receivable			625 07
Agents' ledger balances			188 63
Total			$ 15,461 05

OTHER ASSETS.

Interest due and accrued	250 00
Special mortgage account	19,204 99
Total assets	$ 34,916 04

LIABILITIES.

Sundry creditors	$ 126 57
Other liabilities, Tontine No. 1	290 64
Total liabilities	$ 417 21

TORONTO LIFE—*Concluded.*

Capital stock paid up in cash	$ 29,862 35
Surplus above all liabilities and capital called up	$ 4,636 48

INCOME.

Cash received for premiums	$ 2,432 67
Amount received for interest or dividends	3,954 61
Total income	$ 6,387 28

EXPENDITURE.

Net amount paid for death claims	$ 2,500 00	
Net amount paid for endowment claims	1,650 00	
Total net amount paid for death claims and matured endowments		$ 4,150 00
Cash paid for surrendered policies		100 00
Cash paid to stockholders for interest or dividends		2,084 01
Commission, salaries and other expenses of officials (including expenses of winding up)		3,197 29
Total expenditure		$ 9,531 30

MISCELLANEOUS.

Number of policies become claims in Canada during the year	4	
Amount of said claims		$ 4,150 00
Number of policies in force in Canada at date	None.	

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	2	$ 2,500 00
2 By maturity	2	1,650 00
3. By lapse	6	5,756 50
Total	10	$ 9,906 50

Policies in force at beginning of year	178	$ 171,308 84
Policies issued during the year	1	400 00
Policies terminated as above	10	9,906 50
Policies transferred to Federal Life Assurance Co	169	161,802 34

Number of insured lives ..... No return.

Subscribed and sworn to, 9th May, 1884, by

W. J. MacDONELL,
President.

A. HARVEY,
Secretary.

(Received 14th May, 1884.)

THE TRAVELERS' INSURANCE COMPANY.

LIFE DEPARTMENT.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—JAMES G. BATTERSON. | *Secretary*—RODNEY DENNIS.

Principal Office—Hartford, Conn., U.S.

Agent in Canada— CHAS. F. RUSSELL. | *Head Office in Canada*— TORONTO.

(Organized or Incorporated, 17th June, 1863. Commenced business in Canada, 1st July, 1865.)

CAPITAL.

Amount of capital authorized	$1,000,000 00
Amount subscribed for and paid up in cash	600,000 00

Amount of premiums received in cash during the year on life policies in Canada		$ 117,879 72
Amount paid during the year on claims in Canada, viz.:—		
On account of death claims	$34,434 00	
On account of partial disability—life policies	216 78	
On account of matured endowments	3,200 00	
Net amount paid on account of claims		$ 37,850 78
Total net amount paid to policy-holders in Canada		$ 37,850 78

ASSETS IN CANADA.

United States 4½ p. c. bonds in deposit with Receiver-General	$ 100,000 00
Municipal debentures in deposit with Receiver-General	45,000 00
Real estate in Canada owned (improved, at Stanstead, P.Q.)	2,500 00
Cash in hand in banks in Canada	14,251 18
Total assets in Canada	$ 161,751 18

LIABILITIES IN CANADA.

(*Under policies issued previous to* 31*st March*, 1878.)

Amount of claims on life policies in Canada unsettled but not resisted		$ 4,861 00
*Amount computed to cover the net reserve on all outstanding policies in Canada	$480,925 00	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	4,796 15	
Difference carried out		476,128 85
Total net liabilities to said policy-holders in Canada		$ 480,989 85

*Reserve at 4½ per cent., Institute, H.M. Table computed.

TRAVELERS'—*Continued.*

Under policies issued subsequent to 31*st March*, 1878.

Amount computed or estimated to cover the net reserve on all outstanding policies in Canada	$156,423 00	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	10,234 00	
Difference carried out		$ 146,189 00
Total net liabilities to said policy-holders in Canada		$146,189 00
Total net liabilities to all policy-holders in Canada		$ 627,178 85

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	299	
Amount of said policies		$ 555,110 00
Number of policies become claims in Canada during the year	22	
Amount of said claims		34,434 00
Number of policies in force in Canada at date	2,533	
Amount of said policies		3,655,078 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	20	$ 26,883 00
2. By maturity	1	1,000 00
3. By surrender. (For which cash value has been paid.)	13	16,501 00
4. By surrender, for which paid-up policies have been granted	7	32,023 00
5. By lapse	152	313,000 00
Total	193	$ 389,407 00

Policies in force at beginning of year	2,416	$3,488,976 00
Policies issued during the year (including 11 restored for $10,399)	310	565,509 00
Policies terminated	193	389,407 00
Policies in force at date of statement	2,533	3,655,078 00

Detail of policies issued since 31*st March*, 1878.

Policies in force at beginning of year in Canada	833	$1,538,922 00
Policies issued during the year	306	561,535 00
Policies terminated as above	154	312,233 00
Policies in force at date of statement	985	1,788,224 00

Number of insured lives ..... No return.

Subscribed and sworn to, 1st April, 1884, by

CHAS. F. RUSSELL,
Chief Agent in Canada.

(Received 2nd April, 1884)

TRAVELERS'—*Concluded.*

GENERAL BUSINESS—LIFE—FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Income during the year 1883.

Cash received for premiums, less re-insurance	$2,724,618 00
Cash received from interest and dividends	376,838 70
Cash received from rents and miscellaneous sources	101,952 79
Total income	$3,203,409 49

Disbursements during the year 1883.

Amount paid for losses	$1,096,766 50
Amount paid for annuities, matured endowments and surrendered policies	57,379 00
Total amount paid to policy-holders	$1,154,145 50
Amount paid for taxes, licenses, fees, &c	33,900 69
Amount paid for general expenses	1,124,937 63
Total disbursements	$2,312,983 82

Assets.

Cash on hand and in bank	$ 389,044 79
Real estate	705,353 99
Stocks and bonds owned by the Company, viz.:—	
State, county and municipal bonds	773,686 00
Railroad stocks and bonds	1,307,520 00
Bank stocks	812,414 00
Miscellaneous stocks and bonds	118,100 00
Loans on bonds and mortgages, being first lien on real estate	2,804,631 48
Loans on collateral security	322,061 07
Deferred life premiums	77,905 01
Premiums due and unreported on life policies	55,562 93
Interest on loans accrued but not yet due	69,698 58
Total assets	$7,435,977 85

LIABILITIES.

Claims unadjusted, not due, resisted and all other liabilities	$ 354,726 00
Re-insurance reserve, Life Department (American Experience, 4½ per cent)	4,812,318 00
Total liabilities	$5,167,044 00
Net surplus, policy-holders' account	$2,268,933 85

THE UNION MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—JOHN E. DEWITT. | *Secretary*—HENRY D. SMITH.

Principal Office—Portland, Maine.

Agent in Canada—WILLIAM MULOCK. | *Head Office in Canada*—Toronto.

(Organized or Incorporated, July 17th, 1848.)

NO CAPITAL.

Gross amount of premiums received in cash during the year on life policies in Canada	$111,892 67	
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada	1,556 00	
Total net premium income in Canada		$ 113,448 67

Amount paid during the year on claims in Canada, viz.:—		
On account of death claims	$ 47,513 96	
On account of matured and discounted endowments	9,160 87	
Net amount paid on account of claims		$ 56,674 83
(Of which $7,018 34 accrued in previous years.)		
Amount paid for surrendered policies		3,500 08
Amount paid for dividends or bonuses to policy-holders		10,312 66
Total net amount paid to policy-holders in Canada		$ 70,487 57

ASSETS IN CANADA.

U. S. bonds (4's of 1907) in deposit with Receiver-General	$ 100,000 00
District of Columbia bonds do do	50,000 00
Mortgages on real estate in Canada	1,300 00
Total assets in Canada	$ 151,300 00

LIABILITIES IN CANADA.

(*Under policies issued previous to* 31*st March*, 1878.)

Amount of claims on policies in Canada unsettled but not resisted			$ 2,558 23
Amount of claims in Canada resisted			3,480 00
Unpaid dividends			570 63
Premiums paid in advance, net			355 88
*Amount computed to cover the net reserve on all outstanding policies in Canada		$ 478,796 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 p.c	$ 5,427 63		
Also deduct premium notes	34,833 00		
Accrued and past due interest on same	1,156 28		
		41,416 91	
Difference carried out			437,379 09
Total net liabilities to said policy-holders in Canada			$ 444,343 83

*Based on American Experience Table of Mortality, 4½ p. c. interest.

UNION MUTUAL LIFE—*Continued.*

LIABILITIES IN CANADA.

(*Under policies issued subsequent to* 31*st March,* 1878.)

Amount of claims on policies in Canada unsettled but not resisted		$ 4,155 50
*Amount computed to cover the net reserve on all outstanding policies in Canada	$ 89,938 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 p.c.	20,004 48	
		69,933 52
Difference carried out		604 70
Premiums paid in advance, net		841 17
Unpaid dividends		
Total net liabilities to said policy-holders in Canada		$ 75,534 89
Total liabilities to all policy-holders in Canada		$ 519,878 72

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	474	
Amount of said policies		$ 709,[illegible]50 00
†Number of policies become claims in Canada during the year	41	
†Amount of said claims		60,370 22
Number of policies in force in Canada at date	2,465	
Amount of said policies		3,796,021 13

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	30	$ 46,709 35
2. By maturity	7	8,064 67
3. By discounted endowment	2	1,096 20
4. By expiry	27	45,000 00
5. By surrender	10	16,930 90
(For which cash value has been paid, $3,500.08.)		
6. By surrender, $14,100.00.)		
(For which paid-up policies have been granted to amount of $8,738.00.)		
Difference of amounts carried out	...	5,362 00
7. By lapse	167	252,990 34
Total	243	$ 376,153 46

			No.	Amount.
Policies in force at beginning of year	2,211	$3,297,749 79		
Add to correspond with number and amount of policies shown by a seriatim examination made since last report	26	122,205 70		
			2,237	$3,417,955 49
Policies issued during the year and restored			617	1,013,899 91
Policies terminated as above			243	376,153 46
Policies decreased				18,180 81
Policies not taken			146	241,500 00
Policies in force at date of statement			2,465	3,796,021 13

*Based on American Experience Table of Mortality, 4½ p. c. interest.
†Including two for $4,500, returned last year as terminated but not claims.

UNION MUTUAL LIFE—*Continued.*

Detail of policies issued since 31st March, 1878.

Reported	1,154	$1,548,076 04		
Less paid-ups	168	81,015 39		
Policies in force at beginning of year in Canada			986	$1,467,060 65
Policies restored			8	18,154 83
Policies issued during the year			607	983,750 00
Reversionary additions			....	6,881 59
Policies terminated as above			172	272,948 83
Policies not taken			146	241,500 00
Policies in force at date of statement as per seriatim examination			1,283	1,961,398 24

No return as to insured lives.

Subscribed and sworn to, 31st March, 1884 by

JOHN E. DEWITT,
President.
HENRY D. SMITH,
Secretary.

(Received 2nd April, 1884.)

GENERAL BUSINESS STATEMENT, 31ST DECEMBER, 1883.

Financial Statement, 31st December, 1883.

Appraised value of real estate	$1,844,023 30
Loans on bond and mortgage (first liens)	1,472,349 69
Collateral loans	141,510 00
Loans on policies	3,432 75
Premium notes	764,071 00
Bonds and stocks (market value)	1,705,186 92
Cash in office	57 38
Cash in banks	63,888 19
Bills receivable	3,043 74
Judgment	1,218 00
Agents' ledger balances	287 56
Interest due and accrued	158,314 77
Rents due and accrued	2,891 08
Uncollected and deferred premiums (less loading 20 per cent)	111,077 14
Total	$6,271,351 52

UNADMITTED ASSETS.

Judgment	$1,218 00	
Bills receivable	3,043 74	
Agents' balances	287 56	
Berkshire Glass Co. stock	7,400 00	
Cash due from Indianapolis Banking Co	541 02	
Amount of mortgages in excess of valuation	19,071 80	
Second mortgages, $3,882.43; advances, $1,308.75	5,191 18	
Past due interest on mortgages not in process of foreclosure	357 87	
Mortgages on leasehold	4,556 25	
		41,667 42
Total admitted assets		$6 229,684 10

UNION MUTUAL LIFE—*Concluded.*

LIABILITIES.

e-insurance reserve, 4 per cent	$5,751,525 56
(By New York standard, 4½ per cent. $5,420,531.39.)	
eath losses and matured endowments due and unpaid	17,004 20
eath losses and matured endowments not due	32,980 93
eath losses and other policy claims resisted	23,809 58
remium obligations in excess of net value of policies	87 00
npaid dividends to policy-holders	10,748 84
ther liabilities, viz.: premiums paid in advance, $2,687.89; contingent reserve, $927.00; unpresented bills, $5,000	8,614 89
Total liabilities on policy-holders' account	$5,844,771 00
rplus on policy-holders account	384,913 10
(Surplus on New York standard, $715,907.27.)	
Total liabilities	$6,229,684 10

ORAMANDAL SMITH,
Insurance Commissioner of Maine.

OLIVER PILLSBURY,
Ins. Commissioner of New Hampshire.

CHAS. P. SWIGERT,
Auditor and Ex-Officio Insur. Commissioner, Ill.

MICHAEL SHANNON,
Deputy Sup't. New York Insurance Dept.

CHARLES H. MOORE,
Supt. Insurance Dept. of Ohio.

February 1st, 1884.

THE UNITED STATES LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—T. H. BROSNAN.

Secretary—C. P. FRALEIGH. | *Principal Office*—261-263 Broadway, New York City.

(Organized or Incorporated, February, 1850.)

Supt. in Canada—M. W. MILLS. | *Attorney in Canada*—THOS. A. TEMPLE.

Head Office in Canada—St. John, N.B.

CAPITAL.

Amount of capital authorized	$ 440,000 00
Amount subscribed for and paid up in cash	440,000 00

Amount of premiums received in cash during the year on life policies in Canada	$ 8,543 53

Amount paid during the year on claims in Canada, viz.:—

On account of death claims	$1,000 00	
Net amount paid on account of claims		$ 1,000 00
Amount paid for surrendered policies		35 40
Amount paid for dividends or bonuses to policy-holders		72 72
Total net amount paid to policy-holders in Canada		$ 1,108 12

ASSETS IN CANADA.

United States 4½ per cent. bonds (registered) in deposit with Receiver-General	40,000 00
District of Columbia 3-65 Bonds (registered) do do	60,000 00
Total assets in Canada	$ 100,000 00

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada	$23,533 00	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	2,685 34	
Difference carried out		$ 20,847 66
Total net liability to policy-holders in Canada		$ 20,847 66

*Based on American Experience Table 4½ per cent.

UNITED STATES LIFE—*Continued.*

MISCELLANEOUS.

umber of new policies reported during the year as taken in Canada	199	
nount of said policies		$ 414,400 00
umber of policies become claims in Canada during the year	1	
nount of said claims		1,000 00
umber of policies in force in Canada at date	205	
nount of said policies		416,225 00

umber and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death	1	$ 1,000 00
2. By surrender	2	130 00
(For which cash value has been paid, $35.40.)		
3. By lapse and transfer	27	82,000 00
Total	30	$83,130 00

licies in force at beginning of year	36	$ 84,955 00
licies issued during the year	199	414,400 00
licies terminated as above	30	83,130 00
licies in force at date of statement	205	416,225 00

umber of insured lives.—No return.

Subscribed and sworn to, 12th February, 1884, by

GEO. H. BURFORD.

eceived 18th February, 1884.)

GENERAL STATEMENT.

Balance Sheet, 31st December, 1883.

	Dr.
Reserve at 4½ per cent. American Table (N.Y. State Standard) including dividends	$4,397,950 17
Claims in course of settlement	46,660 00
Premiums paid in advance	6,887 74
Liability for lapsed policies presentable for surrender	1,207 00
Accrued rents and unpresented accounts	5,779 22
Surplus as regards policy-holders	809,728 35
Total	$5,268,212 48

UNITED STATES LIFE—*Concluded.*

	Cr.
By Bonds and Mortgages	$2,685,658 13
" United States and other bonds	1,281,270 00
" Real estate	89,200 00
" Cash in banks	101,726 72
" Cash in office	392 34
" Loans on policies	141,309 66
" Call and temporary loans secured by United States and other stocks and bonds	784,591 71
" Balances due by agents, secured	19,168 80
" Interest accrued	59,392 60
" Deferred premiums, less 10 per cent. for collection	68,904 60
" Premiums in course of collection, less 10 per cent	36,597 92
Total	$5,268,212 48

Total payment to policy-holders in 1883	$ 475,923 98
New insurance written	5,231,000 00
Insurance in force	18,806,000 00

STATEMENTS

MADE BY

ACCIDENT, GUARANTEE

AND

STEAM BOILER

INSURANCE COMPANIES.

I ACCORDANCE WITH THE CONSOLIDATED INSURANCE ACT OF 1877.

LIST OF COMPANIES

ULY LICENSED FOR THE TRANSACTION OF **ACCIDENT, GUARANTEE** AND **STEAM BOILER** INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31ST DECEMBER, 1883.

ACCIDENT.

The Accident Insurance Company of North America.
The Citizens' Insurance Company of Canada.
The London Guarantee and Accident Company (Limited).
The Norwich and London Accident Insurance Association.
The Sun Life Assurance Company of Canada.
The Toronto Life Assurance and Tontine Company.
The Travelers' Insurance Company of Hartford, Conn.

GUARANTEE.

The Guarantee Company of North America.
The London Guarantee and Accident Company (Limited).

STEAM BOILER INSURANCE COMPANY.

The Boiler Inspection and Insurance Company of Canada (formerly the Canadian Steam Users' Insurance Association).

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—Sir A. T. GALT, G.C.M.G. | *Managing Director*—EDWARD RAWLINGS.

Head Office—260 St. James St., Montreal.

(Organized or Incorporated, 14th June, 1872. Commenced business in Canada, 1874.)

CAPITAL.

Authorized	$ 500,000 00
Subscribed for	261,000 00
Paid up in cash	157,560 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Loans secured by bonds and mortgages on which not more than one years' interest is due, constituting a first lien on real estate		$ 3,243 95

*Stocks and bonds held by the Company:—

	Par Value.	Market Value.
Montreal Harbor bonds	$35,000 00	$39,525 00
Lake Champlain and St. Lawrence Junction Railway bonds	7,000 00	5,950 00
Montreal Warehousing bonds	8,067 51	8,067 51
Dominion stock	549 67	549 67
Montreal Corporation stock	5,000 00	5,400 00
do do debentures	2,000 00	2,160 00
†United States Government 3 per cent. bonds	100,000 00	101,500 00
Total par and market value	$157,617 18	$163,152 18

Carried out at market value		163,152 18
Cash on hand at head office		6,728 85
Cash in Banks, viz.:—		
Molson's Bank, Montreal	$17,963 22	
Bank of Montreal, New York	3,822 50	
do do Chicago	3,511 95	
Total		25,297 67
Cash deposited with Receiver-General		1,905 04
Accrued interest on stocks and bonds		1,899 58
Agents' balances (premiums in due course of collection)		67,143 84
Furniture and fixtures		1,397 47
Total assets		$ 270,768 58

*Of these there are deposited with Receiver-General, Canada, $13,500 Montreal Harbor bonds; $8,067.51 Montreal Warehousing bonds; and $549.67 Dominion stock.

†Deposited with Insurance Department, State of New York.

ACCIDENT COMPANY—*Continued.*

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses claimed but not adjusted	$ 800 00
Reserve of unearned premiums for all outstanding risks in Canada	14,434 22
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses	1,000 00
Commission on premiums in due course of collection	1,296 18
Total liabilities in Canada	$ 17,530 40

(2.) *Liabilities in other Countries.*

Net amount of losses claimed, but not adjusted	$ 3,500 00
Reserve of unearned premiums for all outstanding risks in other countries	58,642 19
Commission on premiums in due course of collection	15,489 78
Total liabilities in other countries	$ 77,631 97
Total liabilities (excluding capital stock) in all countries	$ 95,162 37
Capital stock paid up in cash and notes	$ 157,560 00
Surplus beyond all liabilities and paid up capital	$ 18,046 21

INCOME.

For Accident Risks.	In Canada.	In other Countries.	
Gross cash received for premiums	$ 47,146 61	$213,885 76	
Deduct re-insurance, rebate, abatement and return premiums	2,508 67	1,942 89	
Net cash received for said premiums	$ 44,637 94	$211,942 87	
Total net cash received for premiums in all countries			$ 256,580 81
Interest and dividends			4,751 40
Total			$ 261,332 21
Received for increased capital			560 00
Total income			$ 261,892 21

EXPENDITURE.

For Accident Risks.	In Canada.	In other Countries.	
Amount paid for losses occurring in previous years (which losses were estimated in the last statement at $1,000 00)		$ 1,000 00	
Amount paid for losses occurring during the year	$ 21,664 28	72,263 77	
Deduct amount received for re-insurances	5,357 14	89 28	
Net amount paid during the year for said losses	$ 16,307 14	$ 72,174 49	
Total net amount paid during the year for accident losses			$ 89,481 63
Amount of dividends paid during the year, at 6 per cent			9,394 80
Commission or brokerage			82,345 27
Salaries, fees and all other charges of officials			12,613 75
Taxes			4,994 02

ACCIDENT COMPANY—*Continued.*

Miscellaneous payments, viz.:—	
Rents, $4,741.88; office charges, $1,945.46; advertising, $5,493.99; postage and telegrams, $1,764.57; printing and stationery, $10,837.97; travelling expenses, $2,947.87; medical fees, $3,185.66; Agents' special charges, $3,453.77; Agents' special allowances, $8,124.27; furniture, $1,012.25; Agents' balances, over three months due, written off, $5,331.54	48,839 23
Total Expenditure	$ 247,668 70

CASH ACCOUNT.

Dr.

1882.	
Dec. 31.—To balance in hand and in banks at this date	$ 22,981 40
1883.	
Dec. 31.—To income as above	261,892 21
To received from realization of investments	112,375 60
	$ 397,249 21

Cr.

1883.	
Dec. 31.—By expenditure during year as above	$ 247,668 70
By investments during year	115,648 95
By balance in hand and in banks this date	33,931 56
	$ 397,249 21

ACCIDENT COMPANY—*Concluded.*

RISKS AND PREMIUMS.

Accident Risks.	*In Canada.* No.	Amount.	Premiums thereon.	*In other Countries.* No.	Amount.	Premiums thereon.	*Total in all Countries.* No.	Amount.	Premiums thereon
Gross policies in force at date of last statement	2,811	$ 4,802,954	$ 27,720 91	6,631	$ 8,827,246	$ 84,797 23	9,442	$ 13,630 200	$ 112,518 14
*Taken during the year, new and renewed.....	5,354	8,439,500	48,156 15	16,565	22,840,400	268,874 84	21,919	31,279,900	317,030 99
Total	8,165	13,242,454	75,877 06	23,196	31,667,646	353,672 07	31,361	44,910,100	429,549 13
Deduct terminated.....	5,835	8,325,554	46,108 48	9,640	15,375,746	234,732 07	15,475	23,701,800	280,840 55
Gross in force at end of year.....	2,330	4,916,900	29,768 58	13,556	16,291,9 0	118,940 00	15,886	21,208,800	148,708 58
Deduct re-insured.....	.....	223,000	900 15	.....	401,500	1,655 62	.....	624,500	2,555 77
Net in force at 31st December, 1883	2,330	$ 4,693,900	$ 28,868 43	13,556	$ 15,890,400	$ 117,284 38	15,886	$ 20,584,300	$ 146,152 81

Total number of policies in force at date.....15,886
Total amount in force.....$20,584,300 00
Total premiums thereon.....146,152 81

Subscribed and sworn to, 11th February, 1884, by

EDWARD RAWLINGS,
Secretary.

F. F. PARKINS,
Assistant Secretary.

(Received 13th February, 1884.)

*These are the total policies issued, including the "not taken" and "cancelled." There were issued and renewed in all countries, 19,540 policies, for $29,180,450, the gross premiums thereon being $282,585.55.

THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

ACCIDENT DEPARTMENT.

(For Assets and Liabilities, see Fire Return.)

INCOME:

Cash received for premiums	$ 18,162 75
Less re-insurance and return premiums	760 02
Total premium income	$ 17,402 73

EXPENDITURE.

Bonus to policy-holders	$ 48 00
Cash paid for losses (including $122.50 of 1882.)	11,908 77
Working expenses, including commissions, salaries, rent, &c	8,217 42
Total cash expenditure	$ 20,174 19

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	1,680	$2,056,725	$18,035 98
Taken during the year	2,399	3,615,375	19,078 48
Total	4,079	5,672,100	37,114 46
Deduct terminated	2,909	3,784,700	24,738 27
Gross in force at end of year	1,170	1,887,400	12,376 19
Deduct re-insured	.....	98,000	664 34
Net in force at 31st December, 1883	1,170	$1 789,400	$11,711 85

Subscribed and sworn to, 13th March, 1884, by

HENRY LYMAN,
President.

GERALD E. HART,
General Manager.

(Received 14th March, 1884.)

THE LONDON GUARANTEE AND ACCIDENT COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

Principal Office—
10 Moorgate St., London, England.

Secretary—
E. G. LAUGHTON ANDERSON.

(Organized or Incorporated, A.D. 1869.)

Head Office in Canada—Toronto.

Agent in Canada—A. T. McCORD.

Commenced business in Canada, July, 1880.

CAPITAL.

Amount of joint stock capital authorized	£250,000	sterling
Amount subscribed for	116,120	"
Amount paid up in cash	46,448	"

ASSETS IN CANADA.

Canada inscribed stock in deposit with Receiver-General (Par value, $53,533.33; market value, $56,745.32.)		$ 56,745 32
Cash in Federal Bank, Toronto		3,019 91
Agents' balances		2,564 85
Bills receivable		1,012 07
Total assets in Canada		$ 63,342 15

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted:—		
Guarantee losses	$ 3,698 10	
Total net amount of unsettled claims for losses in Canada		$ 3,698 10
Reserve of unearned premiums for all outstanding risks in Canada:—		
Guarantee	$10,197 88	
Accident	8,369 93	
Total reserve		18,567 81
Total liabilities in Canada		$ 22,265 91

INCOME IN CANADA.

Gross cash received for guarantee premiums	$15,304 21	
Deduct re-insurance, rebate, abatement and return premiums	867 70	
Net cash for said premiums	$14,436 51	
Gross cash received for accident premiums	$11,260 94	
Deduct re-insurance, rebate, abatement and return premiums	35 43	
Net cash for said premiums	$11,225 51	
Total net cash received for premiums in Canada		$ 25,662 02
Interest on deposit received direct in England		2,141 33
Recovered on account of guarantee claims		503 76
Total income in Canada		$ 28,307 11

LONDON GUARANTEE—*Continued.*

EXPENDITURE IN CANADA.

For Guarantee Risks in Canada.

Amount paid for losses occurring in previous years (which losses were estimated in last statement at $1,455.59)	$ 1,455 59
Amount paid for losses occurring during the year	$ 2,599 97
Deduct savings and salvage	177 82
Net amount paid for said losses	$ 2,422 15
Total net amount paid during the year for Guarantee losses in Canada	$ 3,877 74

For Accident Risks in Canada.

Net amount paid during the year for accident losses	$ 1,751 72
Total net amount paid during the year for losses	$ 5,629 46
Paid for commission or brokerage in Canada	7,565 65
Paid for salaries, fees and all other charges of officials in Canada	1,500 00
Paid for taxes in Canada (Province of Quebec)	86 39
Miscellaneous payments, viz.:—Law costs, $172.67; Sundries, $223.72.	396 39
Total expenditure in Canada	$ 15,177 89

RISKS AND PREMIUMS

Guarantee Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	1,418	$2,299,450	$15,729 81
Taken during the year—new	640	847,300	5,644 00
do do renewed	1,066	1,583,300	10,642 13
Total	3,124	$4.730,050	$32,015 94
Deduct terminated	1,124	1,658,950	11,142 37
Gross in force at end of year	2,000	$3,071,100	$20,873 57
Deduct re-insured	.....	76,250	477 80
Net in force at 31st December, 1883	2,000	$2,994,850	$20,395 77

Accident Risks in Canada.			
Gross policies in force at date of last statement	1,103	$2,052,100	$ 9,967 72
Taken during the year—new	817	1,378,800	7,301 34
do do renewed	486	778,800	4,342 65
Total	2,406	$4,209,700	$21,611 71
Deduct terminated	541	869,400	4,871 85
Gross and net in force at 31st Dec., 1883.	1,865	$3,340,300	$16,739 86

Total number of policies in force in Canada at date	3,865
Total net amount in force	$6,335,150 00
Total premiums thereon	37,135 63

Subscribed and sworn to, 13th February, 1884, by

A. T. McCORD.

Received 15th February, 1884.)

LONDON GUARANTEE—*Concluded.*

General Business Statement for the Year ending 31st December, 1883.

(*Abstracted from Directors' Report, London, Eng, 6th March,* 1884.)

During the year the policies completed assured £2,382,145, representing a new annual income of £13,451 5s. 2d.

The gross income from premiums was £37,207 6s. 7d., and the amount paid for re-assurances £1,068 12s. 8d.

The claims, including reserve for those then under investigation, were £25,740.

The Directors recommend the payment of a dividend of 5 per cent., free of income tax.

Balance Sheet, as on 31st December, 1883.

		£	s.	d.
To capital:—50,000 shares of £5 each, £250,000, of which 23,224 are subscribed, on which there has been called and paid		46,448	0	0
To unclaimed dividends		109	14	0
To sundry accounts		1,121	12	0
To reserve for claims outstanding		11,609	13	2
To reserve, including provision for current policies		35,000	0	0
To revenue account:—				
Balance of income and expenditure account from last year, less dividend paid March, 1883	£ 567 6 6			
Balance of account for the year ending this date	1,635 5 1			
		2,202	11	7
		£96,491	10	9

	£ s. d.	£	s.	d.
By investments—at cost:				
*£5,812 Consols	5,420 11 6			
*£2,000 India 4 per cent. stock	2,041 2 0			
Rs. 8,000 " " Enfaced paper	640 0 0			
Rs. 3,000 " 4½ per cent. " "	270 0 0			
Rs. 15,000 " 4½ per cent. 1880 bonds	1,336 17 6			
*£1,800 Oude and Rohilkund Ry. Guartd. 5 per cent stock	2,204 0 6			
*£4,500 Bombay and Baroda Ry. Guartd. 5 per cent. stock	5,622 14 4			
£2,000 Metropolitan Board of Works 3½ per cent. stock	2,039 13 0			
£2,200 Great Western Ry. Guartd. 5 per cent. stock	2,972 0 5			
£4,500 L. and North-Western Ry. Guartd. 4 per cent. stock	4,761 6 0			
*£4,500 North-Eastern Ry. Guartd. 4 per cent. stock	4,711 11 8			
£11,000 Canada 4 per cent. stock (Inscribed in the name of the Receiver-General of Canada.)	10,327 16 1			
£3,500 Cape of Good Hope 4½ per cent. bonds	3,417 18 4			
£4,300 New South Wales 5 per cent. bonds	4,441 7 6			
£2,000 Queensland 4 per cent. bonds	1,786 2 8			
£3,000 Victoria 4½ per cent. bonds	3,063 14 8			
	55,056 16 2			
Loans on Mortgages	7,150 0 0			
Fixed deposits with banks:—				
Chartered of India, Australia and China	5,000 0 0			
English, Scottish and Australian	8,500 0 0			
Oriental	3,700 0 0			
Standard of South Africa	5,000 0 0			
Interest accrued due	990 1 0			
(*In the names of the Company's Trustees, together £20,000.)		85,396	17	2
By sundry Agents' balances, including balances in local banks	8,597 14 2			
Less Reserve for Commission, &c	1,525 0 0			
		7,072	14	2
By cash at Alliance Bank	4,004 18 6			
By cash on hand	17 0 11			
		4,021	19	5
		£96,491	10	9

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Statement for the Year ending 31st December, 1883.

ACCIDENT DEPARTMENT.

For Assets, see Life Statement.

LIABILITIES.

Unearned premiums		$ 9,745 59

INCOME.

Gross cash received for premiums	$ 17,058 80	
Less paid for re-insurance	Nil.	
Net cash premium income		$ 17,058 80

DISBURSEMENTS.

Claims paid during the year	$ 10,388 06
Expenses	8,529 25
	$ 18,917 31

MISCELLANEOUS.

Number of new policies issued during the year	1,534	
Amount of said policies		$2,893,100 00
Premiums thereon		16,370 19
Number of policies in force at the end of the year	1,875	
Amount in force at the end of the year		1,367,050 00
Net premiums thereon		19,491 18

Subscribed and sworn to, 4th April, 1884, by

THOMAS WORKMAM,
President.

R. MACAULAY,
Managing Director and Secretary.

(Received 5th April, 1884.)

THE TRAVELERS' INSURANCE COMPANY OF HARTFORD, CONN., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

Total premiums received during the year on policies in Canada		$ 38,617 50
Amount paid during the year on accident claims in Canada, viz. :—		
On account of death claims under accident policies	$24,005 00	
On account of indemnity for disabling injury	14,771 87	
Net amount paid on accident claims in Canada		$ 38,776 87

(*For Assets, see Life Statement.*)

LIABILITIES IN CANADA.

Amount of claims on accident policies in Canada unsettled but not resisted	$ 2,000 00
Amount of accident claims in Canada resisted	Nil.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	4,119	
Amount of said policies		$3,073,350 00

Subscribed and sworn to, 1st April, 1884, by

CHAS. F. RUSSELL,
Chief Agent in Canada.

(Received 2nd April, 1884.)

THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

esident— SIR A. T. GALT, G.C.M.G. | *Managing Director*, EDWARD RAWLINGS. *Secretary*, JAMES GRANT.

Head Office—260 St. James Street, Montreal.

rganized or Incorporated, 2nd August, 1851; commenced business in Canada, April, 1872; commenced business in United States, Jan , 1881.)

CAPITAL.

mount of capital authorized	$1,000,000 00
mount subscribed for	668,600 00
mount paid up in cash	300,000 00

(*For List of Stockholders, see Appendix.*)

ASSETS.

alue of real estate (less encumbrances) held by the Company (consists of a lot of ground and stone house thereon at Windsor, Ont.)	$ 1,600 00

Stocks and bonds held by the Company, viz.:—

	Par value.	Market value.
Montreal Corporation bonds	$ 20,000 00	$ 21,252 50
do do stock	5,000 00	7,150 00
do Harbor bonds	26,000 00	29,220 00
City of Toronto bonds	10 000 00	11,400 00
Montreal Warehousing bonds	8,067 51	8,067 51
Victoria, B.C., waterworks bonds	10,000 00	12,500 00
Lake Champlain and St. Lawrence Junc. Ry. bonds	5,000 00	4,250 00
Canada Central Ry. bonds	9,733 34	10,025 34
Province of Quebec bonds	1,000 00	1,050 00
Canada stock	399 67	399 67
†United States Government 3 per cent. bonds	214,000 00	217,000 00
Total par and market value	$309,200 52	$322,315 02

arried out at market value		322,315 02
oan secured by paid-up life policy		400 00
ash on hand at head office		862 40
ash deposited with the Receiver General		1,905 04
ash in banks, viz.:—		
Bank of Montreal, Montreal	$ 12,999 79	
do do Chicago	29,424 25	
Jesup, Paton & Co., New York	4,769 51	
Merchants' National Bank, Richmond, Va	2,589 87	
Bank of Kentucky, Louisville, Ky	1,872 12	
Philadelphia Trust, Safe Deposit and Ins. Co., Philadelphia	5,040 20	
Total		56,695 74
Interest accrued and unpaid on stocks		2,731 99
Agents' balances		27,882 40
Bills receivable		1,300 00
Office furniture and fixtures, including safes		3,375 44
Total assets		$ 419,068 03

* Of these there are deposited with Receiver-General, Canada. $17,000 Montreal Harbor bonds; $399.67 Canada stock; $8,067.51 Montreal Warehousing Co. bonds; $10,000 City of Victoria bonds; $20,000 Montreal Corporation bonds.

† $200,000 deposited with State of New York, and $14,000 in Virginia.

GUARANTEE COMPANY—*Continued.*

LIABILITIES.

(1.) *Liabilities in Canada.*

Reserve of unearned premiums for all outstanding risks in Canada.....	$ 21,338 7
Due and accrued for salaries, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.	2,034 6
Total liabilities in Canada.....	$ 23,373 4

(2.) *Liabilities in other Countries.*

Total net amount of unsettled claims for guarantee losses (not resisted)	$ 7,161 8
Total reserve of unearned premiums for all outstanding risks.....	50,512 6
Due and accrued for salaries, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.	2,502 4
Total liabilities in other countries.....	$ 60,176 9
Total liabilities (except capital stock) in all countries.....	$ 83,550 4
Capital stock paid-up in cash	$ 300,000 0
Surplus beyond all liabilities and paid-up capital stock.....	$ 35,517 6

INCOME.

For Guarantee Risks.	In Canada.	In other Countries.	
Gross cash received for premiums	$46,031 94	$119,790 38	
Deduct re-insurance, rebate, abatement and return premiums.....	1,555 10	3,785 48	
Net cash received for paid premiums	$44,476 84	$116,004 90	
Total net cash received for premiums in all countries.....			$ 160,481 74
Received for interest and dividends.....			10,552 17
Claims recovered.....			7,775 58
Total income			$ 178,809 49

EXPENDITURE.

For Guarantee Risks.	In Canada.	In other Countries.	
Amount paid for losses occurring in previous years (which the losses were estimated in the last statement at $4,283.17)	$ 1,116 86	$ 3,166 31	
Amount paid for losses occurring during the year.....	17,467 97	33,219 76	
Total net amount paid during the year for losses.....	$18,584 83	$36,386 07	
Total net amount paid during the year for losses in all countries.....			$ 54,970 90
Amount of dividends paid during the year at 6 per cent.....			18,000 00
Commission or brokerage.....			16,575 00
Salaries, fees and all other charges of officials.....			30,890 74

GUARANTEE COMPANY—*Continued.*

axes	3,377 61
iscellaneous payments, viz.:—Advertising, $6,629.94; rents and taxes, $7,029.95; postages, parcels and telegrams, $5,211.60; printing and stationery, $3,733.52; office charges, $695.61; special reports, $1,229.25; law charges, $2,300.17; travelling expenses, $3,157.75; furniture, $890.04	30,877 83
Total expenditure	$ 154,692 08

CASH ACCOUNT.

Dr.

1882. ec. 31.—To balance in hand and in banks as at this date	$ 38,798 09
1883. ec. 31.—To income as above	178,809 49
To received from realization of investments	227,875 60
	$ 445,483 18

Cr.

1883. ec. 31.—By expenditure during the year as above	$ 154,692 08
By investments during the year	230,850 00
By sundry other payments	477 92
By balance in hand and in banks this date	59,463 18
	$ 445,483 18

GUARANTEE COMPANY—*Concluded.*

RISKS AND PREMIUMS.

For Guarantee Risks.	*In Canada.* No.	Amount.	Premiums thereon.	*In other Countries.* No.	Amount.	Premiums thereon.	*Total in all Countries.* No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	2,971	$ 5,323,375	$ 39,617 91	7,088	$ 8,299,725	$ 70 894 21	10,059	$ 13,623,100	$ 110,512 12
Taken during the year—new	563	732,100	6,479 21	5,511	7,476,300	63,294 06	6,074	8,208,400	69,773 27
do do renewed	3,502	4,550,320	39,567 79	5,621	7,492,650	68,136 18	9,123	12,042,970	107,703 97
Total	7,036	$ 10,605,795	$ 85,664 91	18,220	$ 23,268,675	$ 202,324 45	25,256	$ 33,874,470	$ 287,989 36
Deduct terminated	2,464	5,173,390	42,987 37	9,0 3	11,078,425	101,299 15	11,667	16,251,815	144,286 52
Gross and net in force at 31st Dec., 1883.	4,572	$ 5,432,405	$ 42,677 54	9,217	$ 12,190,250	$ 101,025 30	13,589	$ 17,622,655	$ 143,702 84

Number of policies in force at date 13,589
Amount in force $17,622,655 00
Premiums thereon 143,702 84

Subscribed and sworn to, 8th February, 1884, by

EDWARD RAWLINGS,
Managing Director.
JAMES GRANT,
Secretary.

(Received 15th February, 1884.)

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

President—SIR ALEXANDER CAMPBELL. | *Secretary*—A. FRASER.

Agent—W. B. MCMURRICH. | *Principal Office*—Toronto.

(Organized or incorporated, 8th April, 1875. Commenced business in Canada, 9th October, 1875.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed for	100,100 00
Amount paid up in cash	20,020 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

*Stocks and bonds held by the Company, viz.:—

	Par Value.	Market Value.
Western Assurance Co	$2,600 00	$ 3,120 00
Imperial Loan Co.'s stock	3,900 00	4,212 00
Imperial Loan Co.'s debentures	10,000 00	10,000 00
Deseronto debentures	3,000 00	3,000 00
Total par and market value	$19,500 00	$20,332 00

Carried out at market value	$ 20,332 00
Loan to Land Security Company	5,000 00
Cash on hand at head office	58 66
Cash in Federal Bank	3,468 71
Interest due and unpaid on stocks	90 00
Interest accrued and unpaid on stocks	82 50
Interest accrued and unpaid on loans	18 49
Agents balances	1,214 62
Bills receivable	50 00
Office furniture and Inspectors' appliances	388 45
Accounts still unpaid for work done in Consulting Engineers' Department	1,105 90
Total assets	$ 31,809 33

LIABILITIES.

Reserve of unearned premiums on all outstanding risks in Canada	$ 8,333 30
Due and accrued for salaries, rent, advertising and miscellaneous expenses	29 91
Total liabilities	$ 8,363 21
Capital stock paid up in cash	$ 20,020 00
Surplus beyond liabilities and capital stock	$ 3,426 12

*Of these there are deposited with the Receiver-General (par value) $3,900 Imperial Loan stock, and $7,000 Imperial Loan debentures.

BOILER INSPECTION AND INSURANCE—*Continued.*

INCOME.

Gross cash received for premiums	$17,543 63	
Deduct re-insurance, rebate, abatement and return premiums	798 11	
Net cash received for premiums		$ 16,745 5
(Bills and notes received during the year for premiums and remaining unpaid, $50.00.)		
Received for interest and dividends on stock, &c		716 8
Received for interest on bonds and mortgages		582 0
Professional services in Consulting Engineers' Department		1,585 2
Total income		$ 19,629 6

EXPENDITURE.

Amount paid during the year for losses	$ 299 0
Commission or brokerage	1,139 4
Salaries, fees and all other charges of officials	7,189 8
Taxes	190 0
Miscellaneous payments:—Stationery and printing, $294.86; postage, telegrams, &c., $190.85; office rent, 12 months, $350.00; travelling expenses, $2,271.67; advertising account, $464.26; special local inspections, $27.96; solicitor's fees, $56.61; Toronto office expenses, including auditors' fees, new sign board, repairs to Inspector's appliances, &c., $341.10; Agency expenses, $127.06; expense account, Montreal office, 132.61; office furniture, $134.91	4,391 8
Total expenditure	$ 13,210 2

CASH ACCOUNT.

Dr.

1882.	
Dec. 31.—To balance in hand and in banks as at this date	$ 1,449 28
1883.	
Dec. 31.—To Income as above	19,629 62
To received from realization of investments	5,658 75
	$26,737 65

Cr.

1883.	
Dec. 31.—By expenditure during year as above	$ 13,210 28
By investments during year	10,000 00
By balance in hand and in banks this date	3,527 37
	$26,737 65

BOILER INSPECTION AND INSURANCE—*Concluded.*

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
›ss policies in force at date of last statement	463	$1,278,033	$15,651 98
ten during the year—new	127	380,341	4,695 46
do do renewed	335	985,616	11,971 13
Total	925	$2,643,990	$32,318 57
luct terminated	475	1,316,133	16,166 73
›ss and net in force 31st December, 1883	450	$1,327,857	$16,151 84

tal number of policies in force at date 450
tal net amount in force $1,327,857 00
tal premiums thereon 16,151 84

Subscribed and sworn to, 24th April, 1884, by

JOHN L. BLAIKIE,
Vice-President.

A. FRASER,
Secretary.

(Received 25th April, 1884.)

LIST OF ACTS RELATING TO INSURANCE PASSED AND ASSENTED TO, SECOND SESSION, FIFTH PARLIAMENT, 47 VICTORIA, 1884.

An Act to amend the Act incorporating the Ocean Mutual Marine Insurance Company.

An Act to incorporate the Pictou Marine Insurance Company (Limited.)

An Act to incorporate the Atlantic Marine Insurance Company (Limited.)

An Act to incorporate the Nova Scotia Marine Insurance Company (Limited.)

An Act to incorporate the Halifax Marine Insurance Company (Limited.)

An Act to empower the Sovereign Fire Insurance Company to relinquish their charter, and to provide for the winding up of their affairs.

An Act to incorporate the Live Stock Insurance Company.

An Act to incorporate the Temperance and General Life Assurance Company of North America.

An Act respecting the London Life Insurance Company.

An Act further to amend the Act 45th Victoria, chapter 23, intituled: "An Act respecting Insolvent Banks, Insurance Companies, Loan Companies, Building Societies and Trading Corporations."

APPENDIX.

LIST OF SHAREHOLDERS.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in cash.
		$	$
Campbell, Robert	Montreal	5,000	1,000
Dunn, T. H	Quebec	500	500
Galt, Sir A. T	Montreal	13,500	2,700
Garneau, Pierre	Quebec	500	100
Hatton, J. C	Montreal	1,000	200
Lewis, F. J	Peterboro'	500	500
Mackay, Edward	Montreal	5,000	5,000
MacDougall, D. L	do	7,500	1,500
Moore, Samuel	Quebec	1,000	200
Moore, Wm	do	1,000	200
Mackenzie, Thos	Sorel	1,000	1,000
Rankin, Beattie & Co	Montreal	11,700	2,340
Reckie, Mrs. R. G	do	9,000	1,800
Ross, Jas. G	Quebec	5,000	1,000
Simpson, Wm	Montreal	1,000	200
Simpson, Dr. Thos	do	1,000	200
Scott, Henry	Quebec	500	500
Withall, Wm	do	2,000	2,000
Thomson, D. C	do	500	100
Michie, Jas	Toronto	2,500	500
Richardson, Dr. J. H	do	1,000	200
Ramsay, A. G	Hamilton	400	80
Smith, Hon. D. A	Montreal	1,000	200
Alexander, Wm	Toronto	2,500	2,500
Kenney, Thos. E	Halifax	200	40
Stairs, Hon. W. J	do	200	40
Burns, Adam	do	200	40
Robertson, Jas	Montreal	1,000	200
Blaikie, J. L	Toronto	2,000	2,000
Rendell, J. M	Montreal	2,000	400
Nicholson, J. M	St. John, N. B	500	100
Ferrier, Hon. Jas	Montreal	19,500	5,500
Anderson, Robt	do	4,500	4,500
Nicholson, Robt	do	5,300	3,700
Foster, A. M	do	2,000	400
Beattie, Jno	do	2,500	500
Metcalf, Mrs. C	do	500	340
Hoskin. John	Toronto	2,500	2,500
Mickle, Miss S	do	2,500	2,500
Jacques, Jno	do	2,500	2,500
Stewart, Mrs. R	Southampton	500	500
Young, Prof. G. P	Toronto	2,000	2,000
Vernon, E. E. H	Rosedale, Yorkville, Toronto.	2,000	2,000
Woodward, C	Toronto	2,500	2,500
Woodward, Mrs. H. R	do	2,500	2,500
Dow, Robert	do	1,000	1,000
Dalgleish, Jno. M	do	500	500
Smith, Prof. G	do	3,000	3,000
Elliott, Jno. Gilbert	do	2,500	2,500
Scott, Miss K. S	do	2,000	2,000
Scott, Jas	do	2,500	2,500
McNabb, Mary	Southampton	500	500
Osborne, Jas. Kerr	Brantford	3,000	3,000
Henry, Thomas B	Beamsville	2,000	400
Laidlaw, Geo	Toronto	500	500
Thomas, Wm	do	500	500
Stayner, T. S	do	15,000	10,200
Thompson, Thos. M	do	2,500	2,500
Collard, Est., James	Montreal	2,000	2,000

ACCIDENT—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Smith, Dr. L. M	Toronto	2,000	2,000
Alexander, James	do	2,500	2,500
Stevenson, Mrs. M.	do	500	100
Geddes, Gamble	do	400	80
Powell, Mrs. B.	Port Dover	400	400
Reid, John Y	Toronto	2,500	2,500
Hoskin, Eliza Jessie	do	600	600
Hoskin, Alfred and Williamson, J. J., Executors	do	1,200	1,200
Murray, Rev. William	New Carlisle	700	700
Cochrane, John	Brockville	3,000	1,960
Lewin, Hon. J. D	St. John, N.B	1,000	1,000
Macpherson, Hon. D. L	Toronto	7,500	7,500
Gzowski, Col. C. S	do	6,000	6,000
Ramsay, William	do	3,000	3,000
McPhail, Emily M.	Montreal	1,000	200
Hamilton, Rev Robert	Motherwell	1,000	1,000
Ireland, J. O. Neil	Toronto	1,000	1,000
Stark, John	do	1,000	1,000
Thorburn, James, M.D	do	1,000	1,000
Lailey, Thomas	do	2,000	2,000
O'Donnell, Michael	do	2,500	2,500
Rawlings, Edward	Montreal	25,200	5,040
Macpherson, W. M.	Quebec	2,500	2,500
Martin, Mrs. R.	Toronto	1,000	1,000
Stewart, Mrs. Eliza	Dundee, Scotland.	2,000	2,000
Bellhouse, James G	Montreal	1,000	200
Pyper, George A., in trust	Woodstock Post Office, Ont.	2,500	2,500
Buchanan, W. J.	Montreal	2,000	1,000
Paton, J	New York	1,000	1,000
Ferrier, Hon. James MacDougall, D. Lorn Rawlings, Edward	Montreal	8,500	8,500
Stark & Co., John	Toronto	5,000	5,000
	Total.	261,000	157,000

ANCHOR INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Austin, James	Toronto	8,400	2,520
Allen, J. K	Newcastle	1,700	510
Bethune, R. H	Toronto	2,600	780
Breen, James, jun	Montreal	8,400	840
Briggs, Thomas	Kingston	8,400	2,520
Britton, B. M	do	8,400	2,520
Barrett, R. G	Toronto	5,000	1,500
Burns, John	do	7,500	2,250
Cartwright, James S	Napanee	4,200	1,260
Cartwright, John R	Cobourg	4,200	1,260
Cluxton, W	Peterboro'	3,400	1,020
Coffee, L., & Co	Toronto	8,400	2,520
Cooke, Wm	do	16,800	3,360
Copp, Clark & Co	do	4,200	1,260
Downey, John	do	8,400	840
DeWolf, Thomas L	Halifax, N.S	5,000	1,500
Downey, R., & Bro	Napanee	1,200	360
Dundas, J. R	Lindsay	4,200	1,260
Elliott, Wm	Toronto	16,800	5,040
English, C. E	do	28,500	8,550
English E. Taylor	do	100	30
Fisher, D	do	3,400	1,020
Fulton, A. T	do	7,500	2,250
Fraser, George	Halifax	5,000	1,500
Gzowski, C. S	Toronto	16,800	5,040
Gillispie, John	do	8,400	2,520
Godson, A. W	do	4,200	1,260
Gould, C. H	Montreal	1,700	510
Howland, Sir W. P	Toronto	16,800	5,040
Hay, Robert	do	8,400	2,520
Hargraft, Wm., M.P.P	Cobourg	5,900	1,770
Howland, W. H	Toronto	16,500	4,950
Hughes, J. W	Schomberg	3,600	1,080
Hargraft, George R	Cobourg	2,500	750
Jarvis, C. E. L	St. John, N.B	3,000	900
Jarvis, W. M	do	3,000	900
Jarvis, C. E. L	do	3,000	900
Kirkpatrick, George A	Kingston	8,400	2,520
Kirkpatrick, J. C	Goderich	1,000	300
Laidlaw, D	Toronto	5,000	1,500
Laidlaw, J. D	do	3,400	1,020
Low, Philip	Picton	1,700	510
MacPherson, Hon. D. L	Toronto	8,400	2,520
Maclennan, James	do	8,400	2,520
Mathews, W. D	do	7,500	2,250
Meyers, A. H	do	2,600	780
Magor, John	Montreal	4,200	1,260
McCabe, Wm	Toronto	25,200	2,520
McCabe, John	do	8,400	840
Nicholson, R	do	5,000	1,500
Price, Cornelius V	Kingston	4,200	1,260
Paint, Henry N., M.P.P	Halifax, N.S	5,000	1,500
Roaf, W. & R. J	Toronto	8,400	840
Robson, John J	Newcastle	1,000	300
Ross, A. M	Goderich	900	270
Raphael, T. W	Montreal	1,700	170
Ruby, W. H	Port Elgin	3,400	1,020
Smith, G. F	St. John, N.B	3,000	900

ANCHOR—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Smith, Thompson	Toronto	5,000	1,500
Smith, E. A	do	5,000	1,500
Smith, Larratt W., D.C.L	do	7,500	2,250
Stuart John	Hamilton	8,400	2,520
Simpson, Hon. John	Bowmanville	1,000	300
Scott & Walmsley	Toronto	6,800	2,040
Scott Jas	do	6,800	2,040
Strathy, H. S	do	5,000	1,500
Troop, H. D	St. John, N.B	3,000	900
Turner, James	Hamilton	8,400	2,520
Trew, T. E. P	Kincardine	200	20
Vindin, E. S	Port Hope	8,400	2,520
Waldie, John	Wellington Square	16,800	5,040
Whitehead, C. J	Toronto	1,700	170
Yates, Horatio	Kingston	8,400	2,520
Younie, Abraham	Darlington	3,400	1,020
Total		478,100	129,270

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Aylsworth, W. R.	Napanee	1,000	200
Bate, C. T.	Ottawa	5,000	1,000
Bell, John	Belleville	2,000	400
Benny, Robert	Montreal	2,000	400
Blaikie, John L.	Toronto	2,400	480
Campbell, Sir Alex	Ottawa	12,900	2,580
Carter, R. C	Kingston	2,600	520
Carter, R. C. (in trust)	do	1,000	200
Clements, S. T.	Napanee	300	60
Carruthers, J.	Kingston	1,000	200
Currie, Neil	Toronto	1,500	300
Davies, Thos	do	1,000	200
Diamond, Mrs. M.	Napanee	500	100
Downey, R. & Bros	do	500	100
Gildersleeve, Lucretia	Kingston	1,000	200
Harvey, John	Hamilton	7,600	1,520
Miller, W	Napanee	1,000	200
Morden, A. L.	do	500	100
McMurrich, George	Toronto	2,000	400
McMurrich, J. P.	Guelph	900	180
McMurrich, W. B.	Toronto	1,400	280
McMurrich, W. B. (in trust)	do	800	160
McMurrich, W. B., and McMurrich, George (trustees)	do	900	180
McMurrich, W. B., and E. W. Rathbun, (trustees)	Toronto and Deseronto	900	180
McNeill, A	Napanee	1,000	200
Pollock, Peter M	Kingston	100	20
Rathbun, Mrs. Bunella	Deseronto	19,600	3,920
Rathbun, F. S.	do	1,000	200
Rathbun, Mrs Louisa	do	5,000	1,000
Rathbun, E. W.	do	10,000	2,000
Rathbun, E. W. (in trust)	do	2,000	400
Reeve, W. A.	Napanee	300	60
Upton, Eli M. (in trust)	Charlotte, N.Y	5,400	1,080
Wilkes, G. H.	Brantford	1,000	200
Wilkinson, W. H.	Napanee	2,000	400
Woon, Robert	Oshawa	1,000	200
Waterous, C. H.	Brantford	1,000	200
Total		100,100	20,020

BRITISH AMERICA ASSURANCE COMPANY.

LIST OF SHAREHOLERS.

Name.	Amount Subscribed for and Paid up in Cash.
	$
Anderson, Julia, and Alfred C. Cooch, Executors	1,250
Atkinson, Mrs. Mary	3,800
Armstrong, John	1,900
Austin, Jas., and R. H. Bethune, in trust	1,500
Anderson, John	700
Austin, James, in trust	2,500
Bethune, Mrs. Unagh	3,000
Bernard, Hewitt	1,400
Ball, F. A	150
Buntin, Alexander	14,250
Boswell, Mrs. Charlett	150
Boyd, George	9,550
Birnie, Mrs. Grace I	700
Baines, Charles Edward	100
Burton, Hon. G. W	500
Bull, J. E., and G. H	600
Baines & Cumberland	600
Baines, W., and C	100
Betley, Mrs. D E	3,500
Buchanan, J. O., in trust	11,050
Brodie, J. L., and C. A. Denison, in trust	38,400
Beardmore, Walter D	3,150
Carey, J. P	50
Cathcart, Robert	50
Cartwright, Jas. S., Trustee for John S. Cartwright	600
Campbell, Duncan	1,250
Cayley, Hon. William	3,400
Cayley, Rev. John D	4,000
Cayley, B	50
Cartwright, John R	300
Cawthra, Joseph	1,750
Cawthra, Henry, Executor	1,750
Cox, Mrs. Anne S	400
Cayley, John	2,100
Cartwright, John R., in trust	1,250
Cayley, Mrs. Jane Isabella	2,000
Clark, Samuel Beverley	900
Colquhoun, E. A	2,400
Copland, William	2,500
Cayley, Hugh	950
Duckett, Charles	2,500
Douse, Rev. John	2,000
Dit Bienvieue Edward Lafontain	500
Dunbar, Mrs. Sarah A	5,000
Dunlop, H. C	2,100
Duggan, E. H	500
Dit Bienvieue, Mrs. D. L	3,500
Elliott, Christopher	800
Falls, William S , Executor	350
Fulljames, Mrs. Mary, Executrix	550
Forbes, H. R	2,500
Forbes & Lounsbrough	50
Fyfe, Mrs. Rebecca	1,800
Ferrie, Campbell, and W. F. Burton	500
Fraser, Emily M., and Helen E., Trustees	3,000
Gardner, Samuel	50
Grasett, Rev. H. J., Estate of	2,700
Gowan, James R	1,800
Glascott, Mrs. Mary	2,700

BRITISH AMERICA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Amount Subscribed for and Paid up in Cash.
	$
reene, Mrs. Rachel, and C. H. Greene, Executors.	1,250
unn, G. M.	500
ray, Rev. James.	1,000
ibbs, Mrs. Elizabeth Mary.	1,500
amble, C., and H. D., in trust.	750
riffin, Mrs. Hannah.	1,000
ill, Mrs. Caroline.	200
rindlay, William.	1,500
ourley, James.	1,150
ilpin, Oliver.	2,000
regerson, Geo. W.	500
eyden, Lawrence.	50
arris, Arthur B.	400
ome Savings and Loan Company.	62,300
owarth, Chas. W.	1,500
owe, E. D.	600
amilton, C., and R. J. Rogers, Trustees.	250
amilton, F. R.	1,000
obson, Edward.	1,000
enkin, Samuel S.	1,250
ackson, John, jun.	600
irkpatrick, A. S, and G. A., Executors.	650
ent Testimonial Fund.	150
inghorn, G. M.	5,300
ent, John.	50
eslie, William	100
ee, Walter S., Trustee.	300
ee, Walter S.	200
eslie, James.	1,250
ister, Thomas, Executor.	750
yman, John.	11,200
ong & Bro., T.	5,000
ondon and Canadian Loan and Agency Company.	23,000
eys, John.	7,100
ong & Bro., T., in trust.	12,400
each, Hugh, in trust.	2,500
ountain, Rev. Jacob J. S.	4,800
acdonell, W. J.	250
ilne, Mrs. Elizabeth.	2,000
acdonald, John	1,300
usson, Miss Mary A.	1,250
illar, J. W.	50
orison, John	10,300
acdonald, Mrs C.	600
acauley, Miss Charlott.	500
arling, Thomas W. B.	50
acKerchar, Donald.	50
orphy, George and Henry, and Mrs. S. C. Halden.	900
yers, Augustus.	1,250
ay, Samuel.	3,500
oore, Hugh.	2,600
arling, Mary Margaret.	250
artens, T. H. A.	1,000
cKay, George	100
cCallum, Finlay	250
cLennan, Hugh	10,500
cLennan, John.	5,000
cCalla, William James	5,000
cNachtin, Mrs. J. H.	400

BRITISH AMERICA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Amount Subscribed fo and Paid up in Cash.
	$
Northcote, Richard	50
Northrop, H. S.	11,150
O'Reilly, Mrs. Elizabeth	150
O'Reilly, Miss H. H.	100
Osborne, James Kerr	6,500
Osler & Hammond	10,000
Paterson, Peter	4,500
Paterson, Mrs. Jane	500
Paterson, Thomas	600
Paterson, Mary	500
Philpott, F. V.	500
Robson, Edward	100
Rogers, Janet N., Executrix	700
Reid, Mrs. M. A.	150
Rutherford, E. H.	6,000
Ridout, Joseph D.	2,000
Ramsay, William	350
Roswell, Henry	1,200
Roswell, Mrs. Elizabeth	500
Robertson, Dr. Hugh	6,250
Russell, Mrs. Rosetta	1,850
Reid, John Young	4 800
Rothwell, John Edward	500
Robinson, James	1,150
Richardson, Dr. James H.	100
Scott, Jonathan	600
Stevenson, D. B.	100
Scott, Anne	400
Stewart, Robert	500
Smith, John, Estate of	13,300
Steiner, N. L.	4,750
Scadding, E A	50
Smith, George	450
Smith, Alexander	550
Scott, James	2,800
Scott, James	600
Sims, W. A.	50
Smith, Jane	150
Smith, Annie	200
Scott, James, and R. H. Bethune, in trust	7,750
Smith, William Henry	1,000
Thomas, William	1,250
Turner, John	7,300
Tilley, Mrs. Bessie	100
Thompson, Robert	950
Thomson, R., in trust	6,500
Taylor, Henry	5,000
Taylor, John H.	5,000
Vankoughnet, S. J., in trust	350
Wilson, Sarah Ann, and James A. Henderson, Executors	200
Weir, James	400
Wilson, John	400
Wilgress, George	550
Wilson, Charles S	7,750
Wigham, Mrs. Elizabeth	1,000
Wright, Rev. Wesley P.	700
Wood, Thomas R.	5,000
Walmesley, Thomas	800
Wills, Wilhelmina M.	200
Wills, Alexander	1,400
Yarker, George W., in trust	2,000
Total	500,000

CANADA LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
n, Andrew	Montreal	2,000	250
, A. T. H.	Galt	7,200	900
ier, Mrs. Caroline	London	6,800	850
une, R. H.	Toronto	57,600	7,200
ngs, W. L , M D.	Hamilton	11,200	1,400
k, Lewis S	Montreal	800	100
lie, J. L.	Toronto	22,000	2,750
wn, Adam	Hamilton	2,400	300
e, Alexander	do	4,000	500
e, Alexander, and John Bell, Executors of Estate of late J. Young	do	20,000	2,500
ton, Hon. Mr. Justice	Toronto	2,400	300
ton, S. W.	Lancaster Road, Surrey, Eng	17,600	2,200
ton, Miss S. E. M	Toronto	6,800	850
ton, Warren F.	Hamilton	1,600	200
ton, Mrs. M. R.	do	1,600	200
neron, Mrs. E. M. DeB	Toronto	32,800	4,100
npbell, Hon. Sir Alexander, K.C.M.G.	Ottawa	2,000	250
vthra, Mrs. Anna C.	51 Westbourne Gardens, Folkestone, Eng	16,000	2,000
quhoun, Edward A.	Hamilton	5,200	650
vcher, Mrs. Mary	Toronto	2,000	250
c, Mrs. Margaret	Peterboro'	6,000	750
c, Geo. A	do	56,400	7,050
lon, Mrs. M. M.	51 Westbourne Gardens, Folkestone, Eng	16,000	2,000
kinson, Mrs. W. G.	Hamilton	2,000	250
cham, Executors of Estate of late Miss Elizabeth	London, Eng.	1,200	150
rnford, Chas. Day	Guernsey, Eng.	20,000	2,500
rnford, John	do	3,200	400
rnford, Mrs. Charlotte	do	10,000	1,250
'art, J. B., Estate of late, care of R. H. Bethune	Toronto	10,000	1,250
ring, Mrs. Jane R.	Hamilton	12,000	1,500
crie, Campbell	do	2,000	250
rrie, Mrs. Emily	do	4,000	500
rbes, Alex. McKenzie	Montreal	800	100
ılay, William	26 St. Andrews Square, Edinburgh, Scotland	8,000	1,000
ılay, Mrs. Catharine, Trustees of	do do	8,000	1,000
ller, Mrs. Cynthia	Hamilton	6,800	850
ıtes, F. W.	do	8,000	1,000
ıtes, F. W., and Adam Brown	do	7,200	900
asett, Estate of the late Dean	Toronto	4,000	500
'asett, Mrs. S. M.	do	5,200	650
ıowski, Col. C. S	do	20,800	2,600
ıgue, George	Montreal	400	50
ımilton, Mrs. Helena	Melbourne	4,400	550
ndrie, William	Hamilton	8,000	1,000
lls, R.	do	1,600	200
nderson, Messrs. James and Elmes	Toronto	16,000	2,000
odgins, Mrs. Anna	do	1,200	150
ooper, Angus C	Montreal	2,000	250
owland, Hon. Sir W. P.	Toronto	400	50
ıdson, C. L., Estate of late, care of Mrs Barton	do	2,800	350
nes, G. M., Rev. Canon	London	8,000	1,000
ırr, Mrs Margaret A.	Galt	8,000	1,000

CANADA LIFE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Kirkpatrick, Geo. A, M P.	Kingston	400	50
Macadam, Mrs. H. E., Estate of late, care of J. E. O'Reilly	Hamilton	2,400	300
Macklem, Mrs. Julia Ann	Toronto	1,200	150
Macklem, Mrs. Charlotte	do	1,200	150
Macklem, O. R., G. T. Denison and C. E. Fleming	do	1,200	150
Macklem, O. R	do	1,200	150
Macdonald, Walter Ross	Hamilton	12,000	1,500
MacInnes, Hon. Donald	do	4,000	500
MacKay, Miss Mary	Montreal	800	100
McLaren, W. P., trustees care of G. S. Papps	Hamilton	64,000	8,000
MacNab, John, and A. Bruce	Hamilton	10,000	1,250
MacNab, John, and W. R. Macdonald	do	18,800	2,350
MacNab, John, and W. F. Findlay	do	19,200	2,400
Merritt, Nehemiah	Toronto	400	50
Merritt, Mrs. S. C.	do	400	50
Merritt, Chas., Executor of Estate of late, care of J. Holden	St. John, N.B.	35,200	4,400
Mills, Francis H	Hamilton	8,000	1,000
Mills, James, Holton	do	16,000	2,000
Moore, Denis	do	8,000	1,000
Orborne, James	do	4,000	500
Papps, Geo. S.	do	400	50
Plumb, T. S.	Toronto	800	100
Porteous, Rev. John	Galt	400	50
Poussette, A. P.	Peterboro'	2,000	250
Ramsay, A. G.	Hamilton	26,000	3,250
Ramsay, W. M.	Montreal	34,000	4,250
Ransom, W. W	Toronto	20,800	2,600
Rendell, G. M	Montreal	4,000	500
Riddel, John	Hamilton	400	50
Riordon, Charles	Merritton	8,000	1,000
Riordon, John	do	27,600	3,450
Ritchie, Thos. W., Estate of late	Montreal	800	100
Rutherford, Mrs. Mary	11, Oxford Road, Kilburne, London, Eng.	11,200	1,400
Sharp, Saml., Estate of late, care of Mrs M. Sharp	Leamington, Warwickshire, Eng.	8,000	1,000
Spence, Hon. R., Estate, care of W. Cook	Toronto	800	100
Street, Jas. C., Estate of late, care of Cobb and Smith	Salisbury, Eng.	16,000	2,000
Stuart, John	Hamilton	6,800	850
Swinyard, Thomas	do	8,000	1,000
Sidey, D. D.	Montreal	2,000	250
Sconce, James; Kerr, Richard Juson; Thomson, John — care of G. S. Papps	Bengal Staff Corp.; Bowden, Cheshire, Eng.; Manchester, Eng.	8,000	1,000
Todd, A. Thornton	Toronto	15,600	1,950
Todd, A. T., and McLennan, J. Trustees	do	30,000	3,750
Torrance, Rev. Edward F.	Peterboro'	2,400	300
Torrance, John, Estate of	Kilmarnock, Scotland	12,000	1,500
Thomas, F. Wolferton	Montreal	4,000	500
Thomson, Mrs. Eliza, Trustees of, care of G. S. Papps	Hamilton	8,000	1,000
Usher, Mrs. Clara	Brantford	10,000	1,250
Yates, Henry	do	28,800	3,600

CANADA LIFE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
oung, Miss E. M.	Hamilton	3,600	450
oung. Mrs. C. M.	do	400	50
oung, Geo. A	do	400	50
oung, John C	95, Pitcher Street, Detroit	4,000	500
	Total	$1,000,000	$125,000

THE CITIZENS' INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$ cts.
Allan, Sir Hugh, Estate of	Montreal	42,588	3,757 50
Allan, Andrew	do	42,500	3,750 00
Abbott, Harry	do	7,055	622 50
Abbott, Hon. J. J. C	do	21,250	1,875 00
Anderson, Robert	do	8,500	750 00
Allard, Louis	do	2,125	187 50
Archambault, Louis	L'Assomption	4,250	375 00
Archambault, Mrs. Achille	do	1,700	150 00
Archambault, Tancrède	do	4,250	375 00
Archambault, Alexandre	do	4,250	375 00
Archambault, François	do	4,250	375 00
Archambault, Camille	do	2,550	225 00
Archambault, Hermine	do	850	75 00
Archambault, Sara	do	850	75 00
Aikins, Hon. J. C	Winnipeg	850	75 00
Berthelot, Hon. Judge	Montreal	8,500	750 00
Brydges, C. J	Winnipeg	28,305	2,497 50
Bishop Bourget	Montreal	8,500	750 00
Bellemare, Raphaël	do	4,250	375 00
Brush, George, Estate of	do	8,500	750 00
Barbeau, E. J	do	4,250	375 00
Bryson, Thos. M., Estate of	do	4,250	375 00
Blackman, Chas. S	New Haven, Conn.	4,250	375 00
Beaudry, F. X	Montreal	21,250	1,875 00
Bastien, B	do	2,125	.....
Biron, Jean B	do	4,250	375 00
Bigue. Victoria	Ottawa	850	75 00
Beauchamp, F. X., Estate of	Montreal	2,125	187 50
Bellerose, Hon. J. B	St. Vincent de Paul.	850	75 00
Bourque, Joseph	Henryville	850	.....
Bruce, Charles	Montreal	2,125	187 50
Bramley, G. H., Estate of	Sorel	850	75 00
Bramley, Christina	do	850	75 00
Beaulieu, C. H	do	2,550	225 00
Brazeau, Casimir, sen	Montreal	4,250	.....
Brazeau, Casimir, jun	do	4,250	.....
Beaudoin, Camille	do	2,125	187 50
Brosseau, H H	do	850	75 00
Belisle, T. G	do	2,125	187 50
Blondin, Achille	Becancour	1,700	150 00
Baldwin, W. H	Quebec	850	75 00
Brunet, Joseph	Montreal	4,250	.....
Beliveau, L. J., Estate of	do	8,500	.....
Beaudry, J. B., Estate of	do	4,250	375 00
Corse, Norton B	do	8,500	750 00
Cramp, Thomas	do	8,500	500 00
Cantin, Augustin	do	8,500	750 00
Cassidy, John L	do	8,500	109 68
Choquet, A	do	850	75 00
Chevalier, Moïse	L'Assomption	1,700	150 00
Chinic, Eugène	Quebec	850	75 00
Campbell, Colin, Estate of	Montreal	4,250	375 00
Craik, Robert, M.D	do	4,250	375 00
Donnelly, James	do	8,500	750 00
David, Moses E	do	4.250	375 00
Desmarteau, N. B	do	8,500	750 00
Day, John J	do	8,500	750 00
Dorion, P. A. A	do	4,250	375 00
Dubord, A	do	4,250	375 00

CITIZENS'—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$ cts.
3assano, The Marchioness	France	5,950	525 00
'ort, Denis, Estate of	Montreal	2,125	187 50
›ras, Calixte	do	4,250	375 00
›uis, François	do	4,250	375 00
jardins, L. A. E., M.D	do	4,250	375 00
›lessis, Mrs. A. A	Ottawa	1,275	112 50
›uis, Pierre	Montreal	4,250	375 00
›é, Alphonse	do	1,700	150 00
›lois, O	do	4,250	.....
›ns, Mrs Margaret	do	8,500	.....
ing, S. H. & A. S	do	850	75 00
›is, F. H	Ottawa	850	75 00
tcher, John	Rigaud	2,125	187 50
ey, M. S	Montreal	8,500	750 00
›teux, Pierre A	do	8,500	750 00
›ncis, William	do	4,250	375 00
ser, Hugh, Estate of	do	8,500	750 00
iault, H. A	Ottawa	850	75 00
teau, Louis H	do	850	75 00
›neret, Chas. A., Estate of	Berthier	4,250	375 00
›en, E. K	Montreal	8,500	750 00
larneau, P. M	do	4,250	375 00
›vel et frères	do	4,250	375 00
avel, Joseph O	do	4,250	375 00
›vel, J. O., in trust	do	8,500	750 00
›ard, Hon. M	Winnipeg	850	75 00
ilbault, Louis	L'Assomption	850	75 00
pkins, E. M	London, Eng	24,055	2,122 50
nderson, David H	Montreal	2,125	1 02
don, Ephrem	do	4,250	.....
rt, Gerald E	do	4,250	375 00
›eph, Jesse	do	8,500	750 00
›ioin, Amable, jun., Estate of	do	8,500	750 00
›té, Hon. L. A	do	4,250	.....
›ques Cartier Bank	do	8,500	750 00
y, Fred. W	do	29,750	.....
man, Henry	do	8,500	750 00
berge, A. et fils, Estate of	do	2,125	187 50
veille, Joseph	do	4,250	375 00
urier, Hon Wilfred	Arthabaska	850	75 00
travers, Régis	Sorel	850	75 00
my, Thomas	Yamachiche	850	75 00
bine, Jules	Montreal	4,250	375 00
blanc & Cassidy, Estate of	do	4,250	.....
›mbert, Frs. X	Ottawa	850	75 00
›lson, J. H. R	Montreal	4,250	375 00
›ore, Luke, Estate of	do	8,500	500 00
›sson, Damase, Estate of	do	8,500	750 00
llard, Robert	do	8,500	.....
›rcier, Joseph	do	4,250	375 00
›rtin, Moïse	do	4,250	375 00
›llette, L. Z	do	2,125	187 50
›nro, Daniel, Estate of	do	4,250	375 00
›thieu, Euclide	do	2,125	187 50
›rcier, Felix	do	2,125	187 50
›jor, George W., M.D	do	850	75 00
›ss, George W	do	3,400	300 00
›cDonald, Duncan	do	8,500	750 00

CITIZENS'—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$ cts.
Mackay, Jos., Estate of	Montreal	8,500	750 00
McCarthy, D. & J.	Sorel	12,750	1,125 00
McCarthy, Catherine E.	do	5,100	450 00
McDougall, James	Montreal	4,250	375 00
McNaughton, William	do	8,500	.....
McGoun, Archibald	do	4,675	412 50
McGarvey, Owen	do	4,250	375 00
McNally, W. H.	Port Dover	850	75 00
McConville, Edward	Joliette	850	75 00
McKenzie, Thomas	Sorel	1,700	150 00
McKenzie, Charles H.	do	1,700	150 00
McCord, A. T., sen., Estate of	Toronto	850	75 00
McSweeney, Wm. B.	Halifax	4,250	375 00
Nelson, H. A., Estate of	Montreal	8,500	750 00
O'Leary, Patrick, M.D.	do	850	75 00
Proctor, Charles D.	do	8,500	750 00
Pallascio, G.	do	4,250	375 00
Poupart, Joseph	do	4,250	.....
Provost, C. A. G.	do	1,530	135 00
Prefontaine, Toussaint	do	2,125	187 50
Pariseau, Damase	do	2,125	187 50
Prevost, Mdme. R. V.	do	3,400	300 00
Prevost, A. Oscar	do	595	52 50
Prevost, H. Armand	do	595	52 50
Prevost, L. Romeo	do	595	52 50
Prevost, T. B. Hector	do	595	52 50
Prevost, M. R. Berthe (Mrs. Dr. Bethelot)	do	595	52 50
Prevost, Miss E. Adele	do	595	52 50
Pratt, John, Estate of	do	17,085	1,507 50
Rodier, Hon. C. S., Estate of	do	8,500	750 00
Roy, Adolphe	do	36,805	2,204 32
Rodier, C. S.	do	7,650	675 00
Rae, Jackson	do	4,250	375 00
Rolland, J. B.	do	4,250	375 00
Rolland, J. D.	do	850	75 00
Rolland, S. J. B.	do	850	75 00
Ramsay, Alexander	do	4,250	375 00
Rodier, P. A.	do	1,445	127 50
Rastoul, A.	do	1,360	120 00
Reekie, R. James, Estate of	do	8,500	750 00
Russell, Alex., Estate of	Ottawa	850	75 00
Rosa, Joseph	Quebec	850	75 00
Richard, Edward	L'Assomption	3,400	300 00
Renaud, J. W., Estate of	Joliette	2,125	187 50
Renaud, J. B., Estate of	Quebec	850	75 00
Robillard, W. J.	Beauharnois	1,700	100 00
Shepherd, R. W.	Montreal	8,500	750 00
Sache, Wm., Estate of	do	7,055	622 50
Stephen, George	do	7,650	675 00
Smith, Wm.	do	8,500	750 00
Starnes, Hon. Henry	do	7,055	622 50
St. Charles, F. X.	do	4,250	375 00
Scholes, Francis	do	8,500	750 00
Scholes, H. H.	do	6,375	562 50
Smith, Hon. D. A.	do	4,250	375 00
Sutten, Thomas	do	850	75 00
Trudel, E. H., M.D.	do	4,250	375 00
Tourville, Louis	do	4,250	.....
Tempest, J. W.	do	4,250	375 00

CITIZENS'—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$ cts.
rnbull, John	Montreal	850	75 00
lleneuve, Nazaire	do	8,500	750 00
lois, Narcisse, Estate of	do	4,250	
lois, Jude	do	2,465	
net, Fabien	Sault au Recollet	4,250	375 00
zina, Frs	Quebec	850	75 00
orkman, Thomas	Montreal	8,500	750 00
ilson, Andrew, Estate of	do	4,250	375 00
ilson, Thomas	do	8,500	750 00
hinfield, W. A.	do	4,250	375 00
alker, Alexander	do	7,055	
ilson, Hon. C., Estate of	do	4,250	375 00
arner, G. W., Estate of	do	4,250	
	Total	1,009,800	75,827 52

CONFEDERATION LIFE ASSOCIATION.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in cash.
		$	$
Abbott, Thos	Halifax	4,000	320
Allan, Andrew	Montreal	4,000	320
Ball, F. A	Toronto	20,000	1,600
Bain, R	do	30,000	2,400
Burpee, Hon. I., M.P	St. John, N.B	10,000	800
Boyd, Hon. John	do	5,000	400
Beatty, Jas. jun., Q.C	Toronto	5,000	400
Bassett, Thos	Bowmanville	5,000	400
Carpmael, Chas	Toronto	10,000	800
Cameron, A, in trust	Montreal	10,000	800
Dixon, B. Homer	Toronto	20,000	1,600
Daniel, T. W	St. John, N.B	5,000	400
Dunn, Jas. L	do	4,000	320
Elliott, W	Toronto	20,000	1,600
Fletcher, Ashton	Woodstock	4,000	320
Franklin, S	Streetsville	40,000	3,200
Greene, Rev. A. H., Estate of, care of C. H. G	Toronto	10,000	800
Gravel, J. O	Montreal	5,000	400
Gibbs, W. H	Oshawa	91,000	7,280
Hooper, C. E	Toronto	10,000	800
Hingston, W. H	Montreal	10,000	800
Howard, A. McL	Toronto	10,000	800
Howland, Sir W. P	do	20,000	1,600
Hutchinson, Rebecca, care of J. McG. G	St. John, N.B	2,000	160
Hamilton, J. C	Toronto	5,700	406
Hooper, E	do	67,800	5,424
Hooper, E., in trust	do	82,000	7,020
Smith, F., & Mason, Jas., in trust	do	10,000	1,000
Jones, Simeon	St. John, N.B	4,000	320
Jones, Hon. T. R	do	4,000	320
Johnston, H. J	Montreal	11,000	780
Kenny, Sir E	Halifax	4,000	320
London and Canada Loan and Agency Company, in trust	Toronto	49,500	3,550
Mason, W. T., Estate of	do	10,000	800
Mason, Jas. H	do	102,000	8,160
Mitchell, G	Halifax	4,000	320
Macdonald, C E	Toronto	2,000	160
Macdonald, W	do	10,000	600
Macdonald, J. K	do	10,000	720
Macdonald, J. K, in trust	do	19,000	1,900
Mackay, Mrs. J	Montreal	8,000	480
McMaster, Hon. W	Toronto	38,000	3,040
McLean, J. S	Halifax	4,000	320
McMonagle, Augusta, Executrix of late H. C. McMonagle	Hampton, N.B	16,000	1,280
Nicholson, J. W	St. John, N.B	6,000	480
Nordheimer, S	Toronto	10,000	800
Oldright, Dr. Wm	do	5,000	400
Penny, E. Goff	Montreal	4,000	320
Peterson, P. A	do	22,000	1,760
Russell, J. P	Toronto	4,000	320
Ryan, M. P	Montreal	10,000	800
Rees, D. J	do	1,000	80
Randolph, A. F	Fredericton, N.B	5,000	400
Saunders, Jno	Toronto	10,000	800
Starr, Geo. H	Halifax	10,000	800
Sibbald, Miss F	Toronto	8,000	600
Turnbull, W. W	St. John, N.B	4,000	320

CONFEDERATION LIFE ASSOCIATION—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in cash.
		$	$
Tilton, Roberta E., care of John Tilton	Ottawa	2,000	160
Vaughan, Henry	St. John, N.B.	8,000	640
Wadsworth, Elizabeth	Weston	8,000	640
Wilson, Daniel	Toronto	20,000	1,600
Wilmot, Margaret E.	Halifax	8,000	640
Young, Jas., M.P.P	Galt	20,000	1,600
Young, Rev. G. P	Toronto University	20,000	1,600
	Total	1,000,000	80,000

DOMINION SAFETY FUND LIFE ASSOCIATION.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Bulyea, G. H. V.	Winnipeg, Man.	100	2
Chipman, Thomas A	St. John, N.B.	1,000	520
Clinch, Fred. S.	Clinch's Mills, N.B.	300	6
King, Thomas M.	Antigonish, N.S	300	6
Lemont, William	Fredericton, N.B	2,000	1,040
McCully, Samuel	Halifax, N.S	1,800	36
MacFarlane, Foster, M.D.	Fairville, N.B	10,900	218
Skinner, Charles N	St. John, N.B.	2,000	1,040
Smith, Isaiah	Truro, N.S	800	16
Spurr, James de Wolfe	St. John, N.B.	50,000	26,000
Spurr, James de Wolfe, in trust	do	5,700	114
Steeves, James A. E.	Lancaster, N.B	8,000	4,160
Sterling, A. A	Fiedericton, N.B	2,000	1,040
Temple, Thomas, M.P	do	5,000	2,600
Thorne, William Henry	St. John, N.B.	15,000	7,800
VanWart, Wesley	Fredericton, N.B	5,000	2,600
Wallace, T. Clarence	New York	300	6
Wallace, W. B	Portland, N.B	7,000	140
Welton, Rev. Sydney	Sussex, N.B	300	6
Wilson, Thomas H	Fairville, N.B	2,500	50
	Total	120,000	47,400

THE FEDERAL LIFE ASSURANCE COMPANY OF ONTARIO.

LIST OF SHAREHOLDERS.

Name.	Residence	Amount Subscribed for.	Amount Paid up in Cash.	Amount Paid by Note.
		$	$	$
Aikins, John	Brampton	10,000	1,000	
Aikins, M. H., M.D.	Burnham Thorpe	10,000	1,000	
Austin, W. H	Trenton	10,000	1,000	
Agar, Amos	Brampton	6,000	600	
Atherton, A. B	Fredericton, N.B	1,000	100	
Bowes, J. W	Boyne	10,000	1,000	
Barber, Robert	Streetsville	10,000	1,000	
Blanshard, Thomas	Appleby	10,000	1,000	
Beatty, J. H	Toronto	5,000	500	
Burkholder, J. G. Y	Hamilton	10,000		1,000
Brock, Rev. Thomas	Mount Forrest	1,000	100	
Birks, Rev. Wm	Holmesville	1,000	100	
Benedict, H. T	Montreal	1,000	100	
Breden, William	Kingston	5,000	500	
Brenton, John	Belleville	2,000	200	
Broddy, Sherriff	Brampton	2,000	200	
Bowes, John	Hamilton	5,000	500	
Baird, H. P	Woodstock, N.B	1,000	100	
Boyd, Hon. John	St. John	1,000	100	
Crawford, H. T	Hamilton	15,500	600	950
Coleman, Rev. Francis	do	7,000	700	
Cumming, Mrs. R. A	Brampton	5,000	500	
Crossley, Rev. H. T	Brantford	3,000	300	
Chisholm, W. B	Oakville	5,000	500	
Clappison, Rev. D. C	Brussells	2,000	200	
Cornish, Rev. G. H	Wingham	1,000	50	
Cobb, Rev. Thomas	Fingal	1,000	100	
Carson, Rev. W. W	Hamilton	1,000	100	
Clement, Rev. Edwin	Parkdale	3,000	300	
Colling, Rev. Thomas	Beamsville	2,500	250	
Chawn, Edwin	Kingston	5,000	500	
Clarke, W. C., L.L.D., Estate of.	Belleville	10,000	1,000	
Clark, R. B., M.D	Napanee	2,500	250	
Campbell, Rev. G. M	Woodstock, N.B	500	50	
Campbell, Mrs. E. H	Wellington	1,000	100	
Dexter, David	Hamilton	11,000	1,000	
Delong, A. M	Lawrenceville	3,000	300	
Douglas, Rev. Dr	Montreal	5,000	175	
Downer, W. H. N	Glenary, Ireland	2,000	107	93.00
Drysdale, W	Montreal	2,000	200	
Dawson, H. W	Brampton	2,000	200	
Dewart, Rev. E. H	Toronto	2,000	200	
Dever, James and Patrick	Fredericton, N.B	1,000	100	
Edward, W. A	Hamilton	1,000	100	
Elliott, M. M	Brampton	5,000	500	
Evans, W. A	Milton	1,000		
Edgecombe, F. B	Fredericton, N.B	1,000	100	
Fillman, Peter	Barton	10,000		1,000
Franklin, Miss S. J	Streetsville	5,000	500	
Foster, Wm	Brampton	5,000	500	
Fleming, D. G., M. D	Chatham	2,000	200	
Fairfield, B. C	St. Catharines	5,000	500	
Fleck, Rev. James	Montreal	2,500	250	
Forlong, Rev. Wm	Lachute, Que	5,000	500	
Fisher, A. S., in trust	Clinton	5,000	500	
Foster, Prof. Geo. E., M.P	Sussex, N.B	2,000	200	
Griffith, Rev. Thos	Brampton	2,500	250	
Gray, Rev. James	Port Stanley	2,000	200	
German, Rev. J. F	Brampton	10,000	1,000	

THE FEDERAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.	Amount Paid by Not
		$	$	$
Galbraith, Mrs. C.	Montreal	5,000	500	
Gundy, Rev. James	Vienna	2,000	200	
Goodwin, Rev. James	Carlisle	5,000	500	
Gaunce, W. G.	Fredericton, N.B	500	50	
Gooderham, C. H.	Toronto	10,000	1,000	
Hough, James	Guelph	10,000	1,000	
Hamilton Investment Company	Hamilton	10,000	1,000	
Howell, J. R.	Jerseyville	10,000	1,000	
Haslett, T. C.	Hamilton	15,000	1,000	
Howell, Obed.	Jerseyville	2,500	250	
Howell, Nelson	Jerseyville	5,000	500	
Harris, Rev. James	Kirkton	5,000	500	
Holtby, Thomas	Brampton	5,000	500	
Henderson, Rev. Wm.	Wyoming	500	50	
Hanson, Rev. C. A.	Montreal	3,000	300	
Hall, F. A.	Perth	5,000	500	
Hansford, Rev. Wm.	Ottawa	10,000	1,000	
Hall, W. F.	Napanee	2,500	250	
Hayden, John	Cobourg	2,500	250	
Henrey, Hugh	Montreal	500	50	
Hughes, J. L.	Toronto	2,000	200	
Hanson, Wm.	Montreal	2,500	250	
Huxley, Miss M.	Guelph	6,000	600	
Hanger, Ryland	Hydeville, Ver., U.S.	5,000	500	
Hunter, Wm.	Hamilton	3,000	300	
Henderson, Rev. W. C.	Strathroy	1,000	100	
Irwin, James	Prescott	5,000	500	
Isaac, Richard	Salmon Point	500	50	
Jarvis, R. H.	Hamilton	9,000	120	780
Kerns, Wm., M.P.P.	Burlington	15,000	1,500	
Kettlewell, Rev. Wm.	Hamilton	5,000	500	
Kinghorn, Wm.	Douglas, N.B.	1,000	100	
Lucas, David	Appleby	1,000	100	
Lund, Rev. Wm.	Woodstock	5,000	500	
Land, J. H.	Hamilton	10,000	800	200
Laing, James	Burlington	5,000	500	
Land, Col. John	Hamilton	2,000	200	
Lord, James	Montreal	3,000	300	
Leitch, R H.	Stirling	1,000	100	
Moore, Dennis	Hamilton	8,000	800	
Might, Rev. Samuel	Prescott	10,000	1,000	
Manley, J. G.	Toronto	1,000	100	
Morris, Thomas	Hamilton	1,000	100	
McCallum, Rev. J. W.	Davenport	1,000	100	
McDonald, Judge	Brockville	2,500	250	
McCraney, Wm., M.P.	Oakville	5,000	500	
McIntyre, Rev. C. E.	Toronto	2,000	200	
McLeod, Hon. E., M.P.P.	St. John, N.B.	2,000	200	
Neihaus, Charles	Toronto	5,000	500	
Potts, John, D D	Montreal	10,000	500	500
Patrick, Sheriff, Estate of	Brockville	10,000	1,000	
Pitceathly & Kelso	Belleville	2,000	200	
Quinlan, C., Estate of	Port Hope	5,000	500	
Raw, Robert, jun.	Hamilton	10,000	.....	1,000
Russ, Rev. A. E.	Simcoe	7,000	700	
Ross, Rev J. S.	Tilsonburg	2,000	200	
Reyner, Prof. A. H.	Cobourg	2,500	250	
Richardson, Rev. J. E.	Granby	10,000	1,000	
Scott, Rev. J. G	Guelph	10,000	1,000	

THE FEDERAL—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.	Amount Paid by Note.
		$	$	$
Sutherland, Hy.	Halifax, N.S	8,000	800	
Scott, Geo	St. Thomas	10,000	1,000	
Sutherland, Rev. D. G	do	10,000	1,000	
Shaw, Rev. John	Peterboro'	5,000	500	
Smith, M. S.	Brantford	5,000	500	
Sheppard, Rev. W. W	Muncey	1,000	100	
Scott, Rev. John	Leamington	1,000	100	
Smoke, S. C	Toronto	2,000	200	
Senkler, Judge	Perth	5,000	500	
Sharp, L. W., M.D	Minneapolis, Min.	1,000	100	
Stephens, Henry	Hamilton	2,000	100	
Teskey, Luke, M.D	Toronto	2,000	200	
Temple, Thomas	Fredericton, N.B	1,000	200	
Turnbull, W. W.	St. John, N.B.	1,000	100	
Van Wart, G. W	Woodstock, N.B.	1,000	100	
Van Wart, J. A.	Fredericton, N.B	2,000	200	
Wakefield, Rev. John	Paris	10,000	1,000	
Wilson, T. H., M.D.	Hamilton	10,000	1,000	
Williams, Rev. W.	Woodstock	10,000	1,000	
Willmott, Austin	Milton	10,000	1,000	
Willoughby, Rev. N. R	Whitby	10,000	1,000	
Wakefield, Mrs. L. J.	Paris	5 000	500	
Whipple, E. S., in trust	Hamilton	5,000	500	
Waddell, Rev. R. H.	Galt	2,000	200	
Whipple, E. S.	Hamilton	2,000	200	
Watson, Rev., W. C	Waterdown	2,000	200	
Wakefield, Daniel	Washington	1,000	100	
Wakefield, Miss M.	do	500	50	
Warden, Rev. R. H.	Montreal	2,500	250	
Whiting, Rev. R	Waterloo, Que	10,000	1,000	
Wood, Josiah, M.P.	Sackville, N.B	2,000	200	
Will, P.D.	Brantford	3,000	300	
Young, Fred	Hamilton	1,000	25	
Young, Rev. E. R.	Bowmanville	1,000	100	
	Total	700,000	63,327	5,523

GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Ackerman, William K.	Chicago	1,000	1,000
Alexander, William	Toronto	3,000	3,000
Almon, M. B	Halifax, N.S	300	60
Aikins, Hon. J. C	Toronto	1,000	200
Atkins, Elisha	Boston	5,000	5,000
Alexander, C. B	New York	2,500	500
Barret, Thomas L	Louisville, Ky	1,250	250
Budden, H. A.	Montreal	1,500	900
Bouthillier, Mad. F. G	do	5,000	1,000
Burns, Adam	Halifax, N.S	300	60
Blaikie, John L	Toronto	6,000	2,800
Baldwin, Catherine R	Quebec	2,500	2,500
Buchanan, W. J	Montreal	1,000	200
Colquhoun, E. A	Hamilton	1,000	200
Cronyn, Benjamin	London, Ont	1,000	200
Campbell, Robert	Montreal	12,200	10,840
Crerar, John	Chicago	1,000	1,000
Cable, R. R	do	1,000	1,000
Chafer, Z	Providence, R.I	1,000	1,000
Dixon, B. Homer	Toronto	5,000	5,000
Durnford, Sophia M	Montreal	400	400
Durnford, Maria B	do	400	400
Drexel, J. W	New York	10,000	10,000
Drayton, J. Coleman	do	15,000	3,000
Drake, John B.	Chicago	1,000	1,000
Dunlap, Geo. L.	do	1,000	1,000
Dean, Chas. Percy	Quebec	2,500	2,500
Durnford, A. D., and Elliot, James, in trust	Montreal	13,500	7,900
Elliot, James, in trust	do	1,000	1,000
Fairweather, C. A	St. John, N.B.	300	60
Ferrier, Hon. James	Montreal	65,500	17,100
Fisher, D	Toronto	4,000	800
Gibb, James D	Montreal	1,500	1,500
Gzowski, Col. C. S	Toronto	7,500	7,500
Galt, Sir Alexander T.	Montreal	55,000	11,000
Gunn, George M	London, Ont.	1,000	200
Geddes, Gamble	Toronto	1,500	300
Greene, E. H	New York	10,000	10,000
Galt, Hon. Thos.	Toronto	10,000	2,000
Gregerson, Geo. W	Boston	500	100
Greata, Mrs. Emily M	Montreal	1,000	200
Hatton, J. Cassie	do	1,500	300
Hogan, Henry	do	750	150
Howland, Sir W. P.	Toronto	2,000	400
Hoskin, John	do	2,000	2,000
Hall, Miss Charlotte	Montreal	4,000	4,000
Hamilton, John J.	Quebec	2,500	2,500
Jesup, M. K.	New York	10,000	2,000
Jeffrey, Joseph	London, Ont.	1,000	200
Jones, Hon. J. Russell.	Chicago	1,000	1,000
Kenny, Thos. E.	Halifax, N.S	150	30
Lewin, Hon. J. D	St. John, N.B.	300	300
Lewis, F. J.	Peterboro'	9,000	3,800
Loutrel, C. H.	New York	2,500	2,500
Morrice, D.	Montreal	3,000	600
Murray Wm., Estate of late	Montreal	1,500	300
Michie, James	Toronto	3,000	600
Morton, G. K.	St. Thomas	4,000	800
Macfie, D.	London, Ont.	1,000	200

GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
MacDougall, H. S.	Montreal	3,000	600
MacCulloch, Ferdinand	do	1,500	300
MacPherson, Hon. D. L.	Toronto	12,500	12,500
MacDonald, Hon. D. A.	Montreal	1,250	250
Mackintosh, J. C.	Halifax, N.S.	300	60
MacDougall, D. Lorn	Montreal	31,100	7,020
Maclean, W.	Toronto	600	120
Minturn, R. B.	New York	10,000	10,000
MacPherson, Wm. Molson	Quebec	2,500	2,500
Meredith, Henry.	Toronto	5,000	1,000
McMaster, late A. R.	do	4,000	4,000
Nordheimer, Samuel	do	4,000	4,000
Nash, Frederick	Montreal	1,000	200
Newcomb, H V	New York	20,000	4,000
O'Brien, James	Montreal	2,500	500
Porter, H. H.	Chicago	1,000	1,000
Paton, J	New York	2,500	2,500
Pell, A.	do	2,000	2,000
Pulsford, J. E	do	5,000	5,000
Reekie, Mrs. J. R.	Montreal	10,000	2,000
Robertson, Andrew, Estate of late	do	1,500	300
Ross, James G.	Quebec	6,000	1,200
Rendell, G. M	Montreal	5,000	1,000
Robertson, James	do	3,000	600
Riddell, Alex. F	do	3,000	600
Ramsay, William	Toronto	3,000	3,000
Rankin, Beattie & Co.	Montreal	23,950	4,790
Rawlings, Edward	do	72,750	14,950
Rawlings, Edward, in trust	do	6,400	1,280
Ramsay, Wm. M.	do	1,500	300
Sabine, A. F., in trust	Philadelphia	3,000	600
Sabine, Mrs. Jean L.	do	1,000	1,000
Simpson, Wm.	Montreal	1,500	300
Stammers, A. N.	Morpeth	1,200	240
Stidston, J. H.	Port Colborne	1,200	240
Smith, Larratt W.	Toronto	7,500	7,500
Smith, Professor Goldwin	do	7,500	7,500
Stark, John	do	1 500	1,500
Stayner, T. Sutherland	do	18,000	10,800
Sherman, B. B.	New York	2,000	2,000
Smith, Hon. J. Gregory	St. Albans, Vt.	5,000	5,000
Stevenson, W. P	New York	4,000	4,000
Strickland, Mrs. Caroline C	Lakefield	1,500	300
Thomson, Andrew	Quebec	2,500	2,500
Torrance, Daniel	New York	5,000	1,000
Taylor, Henry	London, Ont.	1,500	300
Thomson, Geo. Hamilton	Quebec	4,300	4,300
Vermilye, J. D.	New York	2,500	2,500
Waddell Samuel	Montreal	700	700
Walker, James R.	do	300	60
Walker, K. McLean	New York	2,200	440
Watson, W.	Montreal	9,000	1,800
Woodman, J. H.	Ottawa	7,500	1,500
Withall, Wm	Quebec	6,000	6,000
Wiman, Erastus	New York	5,000	1,000
Winslow, Genl. E. T.	do	5,000	1,000
Ferrier, Hon. James MacDougall, D. L. Rawlings Edward	Montreal	12,000	12,000
	Total	668,600	300,000

THE LIFE ASSOCIATION OF CANADA.

LIST OF GUARANTORS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash and Not
		$	$ cts
Beardmore, W. D.	Toronto	2,500	500 00
Bruce, Alexander	Hamilton	5,000	1,500 00
Cameron, H. D.	do	2,500	500 00
Carlyle, James	Toronto	4,000	800 00
Carey, William	Hamilton	2,500	215 25
Paid in notes			284 75
Colquhoun, E. A.	Hamilton	1,000	300 00
Copp, Anthony	do	5,000	1,500 00
Duggan, R. J.	do	1,000	200 00
Ellis, Jno., F.	Toronto	5,000	700 00
Paid in notes			300 00
Findlay, W. F.	Hamilton	5,000	1,000 00
Gibson, Jno. M.	do	2,500	500 00
Gibson, Elizabeth M.	do	2,500	500 00
Harvey, Alexander	do	5,000	1,500 00
Harvey, Jno.	do	5,000	1,500 00
Holland, Rev. Henry	St. Catharines	2,500	750 00
Hope, R. K.	Hamilton	1,000	200 00
Kitson, Ernest E., in trust	do	2,500	750 00
Martin, Edward	do	8,000	1,800 00
Martin, Frederick O.	do	5,000	1,500 00
Mason, John J.	do	2,500	500 00
Martland, Jno.	Toronto	1,000	300 00
Malloch, A. E., M.D.	Hamilton	2,500	500 00
Malloch, Francis S.	do	4,000	1,200 00
Moore, Dennis	do	2,500	500 00
McArthur, Duncan	Winnipeg, Man	5,000	1,500 00
McCalla, W. J.	St. Catharines	5,000	1,000 00
McCalla, John	do	5,000	1,500 00
MacDonald, Walter R.	Hamilton	2,500	500 00
MacDonald, Walter R., in trust	do	2,500	500 00
MacDonald, James S.	Halifax	1,000	100 00
MacInnes, Donald	Hamilton	5,000	1,500 00
MacKelcan, Francis	do	5,000	1,500 00
McMurrich, W. B.	Toronto	5,000	4,166 66
McQuesten, Isaac B.	Hamilton	5,000	1,000 00
Osler, B. B.	do	2,500	500 00
Osborne, Wm.	do	5,000	500 00
Paid in notes			500 00
Osborne, Alex. B.	Hamilton	1,000	100 00
Paid in notes			100 00
Osborne, Anne B., in trust	Hamilton	1,000	100 00
Paid in notes			100 00
Osborne, Sarah E.	Hamilton	1,000	100 00
Paid in notes			100 00
Patton, Deborah	Toronto	5,000	1,000 00
Rae, George Martin	do	5,000	1,500 00
Ridley, Heney T., M.D.	Hamilton	5,000	1,500 00
Rutherford, Andrew	do	1,000	300 00
Sandford, W. E.	do	5,000	1,000 00
Stephens, Henry, in trust	do	2,000	200 00
Paid in notes			200 00
Turner, Hon. James	Hamilton	8,000	1,500 00
Turner, Alexander	do	5,000	1,500 00
Tasker, James	Montreal	5,000	500 00
Waldie, Jno.	Burlington	5,000	500 00
Paid in notes			500 00
Watson, James	Hamilton	5,000	1,500 00
Williams, J. M.	do	5,000	1,500 00
Williams, C. J.	do	5,000	1,000 00
Wood, Andrew T.	do	5,000	1,500 00
Woolverton, Algernon	do	2,500	750 00
Total		200,000	51,616 66

NORTH AMERICAN LIFE ASSURANCE COMPANY.

LIST OF GUARANTORS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
n. G. W. Allan	Toronto	2,000	400
n. Alexander	do	7,000	1,400
n. Blaikie	do	10,000	2,000
n. Blaikie, in trust	do	14,000	2,800
n Burns	do	2,000	400
n. Edward Blake	do	10,000	2,000
n. Isaac Burpee	St. John, N.B.	5,000	1,000
bert Barber	Streetsville	5,000	1,000
lliam Bell	Guelph	5,000	1,000
H. Campbell	Toronto	2,000	400
H. Cook	do	10,000	2,000
Carruthers	Kingston	2,000	400
Cronyn	London	1,000	200
n. L. W. Davies	Charlottetown. P.E.I.	7,000	1,400
lliam Gordon	Toronto	2,000	400
ward Gurney, jun.	do	2,000	400
Gunn	Kingston	2,000	400
R. C. Cartwright	do	2,000	400
B. Hughes	Toronto	2,000	400
n. A. G. Jones	Halifax, N.S.	2,000	400
K. Kerr	Toronto	10,000	2,000
V. Lake	do	18,000	3,600
V. Lake, in trust	do	11,000	2,200
lliam D. Lovitt	Yarmouth, N.S.	10,000	2,000
n. Alex. Morris	Toronto	5,000	1,000
Morton	do	2,000	200
A. Meredith	Rosedale	2,000	400
Morison	Toronto	7,000	1,400
n. O. Mowat	do	2,000	400
R. Meredith	London	1,000	200
n. D. A. Macdonald	Montreal	10,000	2,000
n. A. Mackenzie	Toronto	15,000	3,000
n. A. Mackenzie, in trust	do	5,000	1,200
n. McCabe	do	22,000	4,400
gh Mackay	Montreal	2,000	400
gh McLennan	do	2,000	400
McCrae	Guelph	2,000	400
drew Robertson	Montreal	10,000	2,000
L. W. Smith	Toronto	10,000	2,000
nes Scott	do	10,000	2,000
S. Strathy	do	7,000	1,400
H. Starr	Halifax, N.S.	2,000	400
Albert J. Smith	Dorchester, N.B.	7,000	1,400
Thorborne	Toronto	10,000	2,000
Thibaudeau	Montreal	2,000	400
E. Wellinger	Toronto	5,000	1,000
D. Wilson	Seaforth	2,000	400
nie Willett	Yarmouth, N.S.	5,000	1,000
o. P. Young	Toronto	10,000	2,000
Total		300,000	60,000

QUEBEC FIRE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Anderson, Mrs. E. G.	Quebec	540	240
Auld, Miss Sarah Jane	do	225	100
Alford, George	do	2,700	1,200
Austin, Mrs. Widow F. F.	do	900	400
Alleyn, Hon. C	do	810	360
Auclair, Rev. Joseph	do	1,800	800
Angers, Mde. L. P.	Montreal	270	120
Angers, Hon. A. R.	Quebec	450	200
Auld, Joseph	do	135	60
Billingsley, F	do	225	100
Burke, Wm. T., Heirs by J. Horan, Atty.		1,710	380
Beaubien, Pierre	Montreal	810	360
Burke, E. C	Quebec	180	80
Bardy, Mrs. M. S. Lefebvre	do	450	200
Bolduc, Henri	do	900	400
Brown, W. P., Executrix of the late	England	2,700	1,200
Brousseau, Mrs. M. M. D.	Quebec	450	200
Bilodeau, Louis	do	6,030	2,680
Boyce, J. B.	do	810	360
Baldwin, Dame M. A. G	do	45	20
Champion, C. P	do	180	80
Cowan, Elizabeth and William	do	630	280
Cowan, William	do	2,160	960
Crawford, Mrs. Margaret	do	1,125	500
Clapham, Mrs. Leonora	do	1,530	680
Campbell, W. D	do	45	20
Casgrain, P. B	do	2,340	1,040
Clapham, J. Greaves	do	6,930	3,080
Carrier, Mme. Henrietta	do	270	120
Collége, Ste. Anne	Ste. Anne de la Pocatière	450	200
Cannon, E. G	Quebec	1,350	600
Cary, Thomas A	Sandwich	900	400
Cary, Miss Elizabeth Rebecca	do	1,170	520
Cazeau, Vincent	Quebec	90	40
Campbell, Mrs. Isabella Jane	do	900	400
Corporation du Précieux Sang, St. Hyacinthe	St. Hyacinthe	90	40
Cream, William	Quebec	900	400
Campbell, W. D., Usufructuary	do	90	40
Corporation Archi-Episcopale, F. M	do	675	300
Carrel, James	do	765	340
Chambers, E. T. D	do	45	20
Caisse d'Economie, N D	do	3,420	1,520
Dugal, Dlles. Emélie Caroline and Cécile.	do	180	80
Donohue, Miss Ellen	do	1,620	720
De Bonne, E. M., Heirs of the late	Beauport	450	200
Dean, A. L.	Quebec	225	100
De Foy, François Executors of the late	do	630	280
Dickson, James, Executrix of the late	Montreal	900	400
De Blois, E. J	Quebec	270	120
De Blois, P. A.	do	360	160
Davies, W. H. A., Executrix of the late	Montreal	90	40
Doucet, Rev. N	Quebec	900	400
Douglass, Mrs. Charlotte, Heirs	do	180	80
Dugal, F. D	do	1,350	600
Derousselle, Alexis, Executor of the late	Beauport	90	40
D'Eschambault, Mde. Esther	Quebec	450	200
Dupont, William	do	495	220
Dean, A. L., G. and E. M.	do	2,250	1,000

QUEBEC FIRE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
ynes, Joseph	Quebec	135	60
rum, Isaac, Estate	do	45	20
rum, William, Estate Executors	do	225	100
ean, W. R	do	2,250	1,000
rummond, Dame M. A	Montreal	45	20
ion, Mme. Vve. Arthur	Deschambault	450	200
umoulin, P. B	Quebec	225	100
raser, Hon. John, Heirs	do	900	400
isher, Mrs. Louise	do	90	40
abrique, St. Roch	do	720	320
rémont, Mde. C. P	do	360	160
rémont, Mde C. P., Executrix	do	90	40
rémont, Jules Taschereau	do	90	40
rant, Mrs. T. H	England	90	40
oodwin, Mrs. Emma	do	810	360
auvreau, L. Edmond	Quebec	90	40
ale, Mrs. B	do	180	80
ibb, James	do	1,890	840
eorge, Miss Elizabeth	do	450	200
renier, Mrs. J. O., Heirs	do	180	80
ibb & Ross	do	1,350	600
ingras, J. E., Executrix of the late	do	90	40
rassett, Mrs. S. M	Toronto	630	280
ravel, J. A	Montreal	630	280
ourdeau, François	Quebec	900	400
arneau et Frère	do	1,170	520
ibsone, Widow G. F	do	990	440
ourdeau, Felix	do	720	320
ealey, Miss Annie	do	135	60
eath, Miss Emilie	Isle Verte	270	120
awtayne, W. H	England	1,350	600
uot, Philippe	Quebec	1,710	760
all, H. E	do	90	40
enderson, John	Montreal	1,170	520
ossack, G. C	Quebec	450	200
ardy, Joseph	do	450	200
unt, James, Executors of the late	do	3,420	1,520
amel, Théophile, Executrix of the late	do	450	200
amilton, Robert C	do	180	80
amel, Abraham	do	180	80
ookes, Isaac	do	270	120
ardy, A P	Ste Anne de la Pérade	270	120
ardy, M. G	Champlain	540	240
ardy, David	do	270	120
ardy, Joseph L	Grondines	720	320
ardy, Siméon	Quebec	6,750	3,000
udon, Théophile	do	990	440
erring, William	do	4,500	2,000
amilton, Robert	do	720	320
amilton, Hon. John	Montreal	630	280
erring, William, in trust	Quebec	810	360
amilton, Charles C	do	270	120
eath, W. A., Curator	Isle Verte	540	240
eath, W. A	do	270	120
unt, Arthur F	Quebec	585	260
unt, Herbert F	do	180	80
unt, Frederick F	do	180	80
amilton, Mrs. G. W	do	180	80
ealey, Miss Louisa	do	45	20

QUEBEC FIRE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Hunt, A. F., for self and co-Heirs	Quebec	2,790	1,240
Irish Protestant P. B. Society	do	540	240
Joseph, Abraham	do	4,500	2,000
Joseph, Andrew	do	450	200
Jackson, Mrs. Elizabeth	do	135	60
Jones, Edwin	do	3,870	1,720
Jourdain, A	do	1,350	600
Jones, Mrs. M. A	do	1,890	840
Jobin, Elie	do	135	60
Kerr & Molson, Trustees	Montreal	360	160
Langevin, Ed. T	Ottawa	270	120
Le Boutillier, Mrs. George *et al*	Percé	135	30
Le Boutillier, Phillippe	Gaspé	135	60
Laurie, Duncan	Quebec	1,125	500
LaRue, S. V	St. Charles	900	400
Le Boutillier, Horatio	Gaspé	270	120
Lambly, John, Executors of the late	Inverness	360	160
Lelièvre, S. do do	Quebec	270	120
Logie, Mrs. Sarah, Heirs	Rimouski	180	80
Langevin, Jean, Right Rev. Bishop	Quebec	270	120
Langevin, Sir H. L., C.B., K.C.M.G	do	2,970	1,320
Langevin, Rev. E	Rimouski	270	120
Langlois, Jean	Quebec	1,530	680
LeMoine, Alexandre, Heirs	do	450	200
Légaré, Rev. A. J	do	630	280
Langlois, Chas. B	do	1,620	720
Lacroix, Edouard	do	3,285	1,460
Lindsay, Mrs. E. L	Paspebiac	1,890	840
Langlois, Euzèbe	Quebec	225	100
Lépine, Louis	do	225	100
Léonard, B	do	225	100
Mathieu, Marcel	do	900	400
Machin, Miss E. M	do	180	80
Machin, Miss H. J	do	180	80
Massue, L. H., *en usufruit*	Varennes	1,800	800
Molson, John, Tutor	Montreal	360	160
Montizambert, Mrs. Frederick	Quebec	1,395	620
Montizambert, Mrs. S., Heirs	do	360	160
Mountain, Mrs. C. S	England	630	280
Moore, William	New Jersey	1,800	800
Moore, Samuel	Quebec	360	160
McLimont, William	do	1,800	800
McLimont, J. C	do	450	200
Morgan, Terence, Legatees	Ireland	1,350	300
Monier, Mad. Malvina	Quebec	270	120
Marcotte, Mad. Cécile	do	270	120
Molson, William, Executors of the late	Montreal	1,170	520
MacNider, Jas. & Co	Quebec	2,475	1,100
Marcoux, Rev. J. E	do	135	60
Marcoux, H. J	do	1,125	500
Mitchell, Mrs. Robert	England	45	20
McLimont, Miss Anna F., *en usufruit*	Quebec	900	400
Marois, Rev. C. A	do	495	220
Molson, Jos. D., Tutor	Montreal	270	120
Molson & Crawford, Trustees	do	360	160
Molson, Alex., Tutor	do	360	80
Norris, Thomas, Heirs	Quebec	1,440	640
O'Connor, C. R	do	180	80
Ostell, Mrs. M. E	Montreal	270	120

QUEBEC FIRE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
'kney, J. T.	Quebec	2,430	1,080
Donohoe, John	do	1,800	800
iver, Frederick, Heirs	do	180	80
›zer, M. M.	Beauce	450	200
iillips, Miss M. C.	Quebec	630	280
›rreault, Mde. M. S.	Montreal	360	80
›tterson, P., Executors of the late	Quebec	1,980	880
›tton, Mrs. Mary	do	180	80
›rke, Mrs. Jos	do	360	160
›lletier, Hon. C. A. P.	do	810	360
›zer, Mrs. Ann	Beauce	180	80
›ston, William, Executors of the late	Quebec	1,260	560
›quet, Mad. Reine	Montreal	270	120
›ntland & Young, Trustees	Quebec	360	160
›radis, L. L	do	180	80
›mpalon, Thomas	do	90	40
›rke, Mrs. Sarah H. M.	do	180	80
'évost, Mad. Ve. Louis	do	180	80
›quet, Hon. E. T.	do	900	400
nsonnault, Dame Cécile	Montreal	45	20
›usseau, Dr. E., Heirs	Quebec	1,080	480
›main, François, Executrix of the late	do	450	200
›nfrew, George R	do	4,500	2,000
›bitaille, Dr. Olivier	do	990	440
›ss, Jas. G	do	1,080	480
›chette, Olivier	do	405	180
›ciété Ecclésiastique de St. Joseph	do	180	80
›uart, Hon. G. O	do	5,850	2,600
mons, William	do	90	40
›well, Rev. E. W.	do	1,260	560
nith, Geo., Heirs of the late	Montreal	900	200
›evenson, M., Tutor to his minor children	Quebec	180	80
›aw, Samuel J	do	855	380
. Michel, Charles	do	270	120
›cott, W. W., Executors of the late	do	540	240
›mons, John	do	2,070	920
›mons, Archibald	do	180	80
lous, J	Gaspé	450	200
›cott, E. B.	Quebec	270	120
›eur de la Nativité de Jésus, Montréal	Montreal	45	20
homas, Jas. Philip	Quebec	315	140
êtu, Rev. H.	do	360	160
êtu, Vital, Heirs	do	3,780	1,680
essier, Hon. U. J.	do	180	80
remblay, Mrs. Widow P. A.	do	900	400
hibault, Louis	Lévis	270	120
essier, Cyrille	Quebec	270	120
aylor, Mrs. Sarah	Montreal	720	320
essier, Félix	Quebec	540	240
aschereau, Mde. T. J.	do	900	400
urcotte, Nazaire	do	990	440
emple, E. B	Toronto	180	80
ohmson, T. Henry, in trust	Quebec	1,530	680
ourangeau, Mde. V. A. J	do	90	40
ohmson, T. H., *en usufruit*	do	450	200
allée, Prudent, Estate	do	1,890	840
ocelle, Olivier	do	270	120
ézina, F. R. A., in trust	do	2,070	920
ézina, Ludger, Heirs	do	720	320

QUEBEC FIRE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Vézina, Jos. Nap	do	900	40
Walker, William	Montreal	1,800	80
Withall, W. J	Quebec	7,740	3,44
White, William	do	1,080	48
Whitehead & Turner	do	630	28
Walker, Miss Helen Filmer	do	1,395	62
Young, D. D., Executors of the late	do	2,070	92
Yule, William, Executors of the late	Montreal	900	40
Total		225,000	98,93

ROYAL CANADIAN INSURANCE COMPANY.

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Akerly, S. A	Fredericton	6,700	4,355
Adams, T. R	Lindsay	1,100	715
Alexander, Chas	Montreal	600	390
Andrews, Thos., Estate of	Quebec	700	455
Apps, C. O	Brantford	800	520
Apps, Wm	do	800	520
Archer, Jos	Quebec	300	195
Archer & Co	do	300	195
Arel, Léon	do	300	195
Archer, Robert	Montreal	16,300	10,595
Auld, Dr. Chas	do	200	130
Atwater, A. W	do	10,000	6,500
Audet, Rév. P	St. Fabien	100	65
Audet, Nicodème	St. Anselme	800	520
Barsalou, Erasme	Montreal	600	390
Bates, C. T	Ottawa	600	390
Balcer, H. M	Three Rivers	2,900	1,885
Barsalou. Chas	Montreal	1,200	780
Benny, Robert	do	600	390
Bell, J. A	do	300	195
Beaupré, A	Ste. Elizabeth	900	585
Beaudry, L. Z	Three Rivers	600	390
Bernard, J. M	Cap Santé	300	195
Bethune, Rev. C. J. L	Port Hope	600	390
Bélanger, A	St. Hugues	300	195
Bell, Samuel	Montreal	3,000	1,950
Bell, A. Wilson	Carleton Place	700	455
Beaubien, L. A., Estate of	Cap St. Ignace	200	30
Belleau, Mrs. E	do	100	65
Benjamin, L. N	Montreal	1,000	650
Bertram, J	Peterboro'	300	195
Bernatchez, C	Montmagny	300	195
Bilodeau, L	Quebec	1,500	975
Bilodeau, Anselme	St. Charles	300	195
Black & Locke	Montreal	600	390
Blackburn, R	Ottawa	300	195
Blondeau, Chas	St. Paschal	300	195
Black, M. P	Halifax	5,800	3,770
Blyth, G. R	Ottawa	200	130
Blanchard, J	St. Hugues	200	130
Blouin, J	St. Michel	200	130
Boulet, O	Quebec	300	195
Bossé, J. G	do	300	195
Boulet, Dr. S	Joliette	600	390
Boyden, E. S	Kingston	600	390
Boucher, Hon. de la Bruyère	St. Hyacinthe	1,000	650
Bourget, Rév. J. B	St. André	300	195
Boucher, J	St. Charles	1,500	975
Bon Pasteur, S	Matane	500	325
Brodie, W. & R	Quebec	300	195
Browne, J. & Co	Kingston	600	390
Britton, B. M	do	800	520
Brunelle, L. et frère	Three Rivers	1,000	650
Bramley, Mrs. C	Sorel	1,200	780
Brethour, H. W	Brantford	1,800	1,170
Brown, M. S	Halifax	3,000	1,950
Breden, John	Kingston	800	520
Bruneau, P. C. X	Sorel	300	195
Braniff, J. Estate of	St. Stephen, N.B	300	195

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Buck, W	Brantford	600	390
Burns, K. T	Bathurst	300	195
Burrows, Stewart & Milne	Hamilton	700	455
Buchanan, T	Montreal	700	455
Carsley, S	do	900	585
Cameron, John	Peterboro'	600	390
Carlisle, H	St. Catharines	600	390
Cahill, Michael	St. George, Beauce	200	130
Carrière, Mrs. M. A	Quebec	600	390
Cayer, Alexis	St Raymond	200	130
Caron, Rév. F	Ste. Anne	300	195
Caron, Damase	Fraserville	700	455
Carruthers, J	Kingston	1,600	1,040
Carruthers, J. B	do	1,300	845
Cadieux, H. C	Montreal	100	65
Carrière, J. B	St. Anselme	1,200	780
Cahill, C. J	Jersey Mill	200	130
Campbell, W., Heirs of	Montreal	3,000	1,950
Caron, E	Lake Weedon	400	260
Cassel, Chas	Montreal	10,000	6,500
Cassils, John	do	14,700	9,555
Chapleau, E. J	St. Paschal	300	195
Chown, E	Kingston	1,500	975
Charlebois, J. A	Quebec	100	65
Cliff, G. A	Fredericton	800	520
Clendenneng, W	Montreal	600	390
Cliff, N. A	Fredericton	700	455
Cloutier, H	Quebec	400	260
Claxton, T. J	Montreal	300	195
Costello, P., Estate of	do	600	390
Coghlin, Miss L. A	do	600	390
Coghlin, B. J	do	2,500	1,625
Cockshut, Ignatius	Brantford	600	390
Couture, G. & Co	Levis	600	390
Corriveau, F. X	St. Anselme	300	195
Cormack, James	Guelph	600	390
Cochrane, Hon. M. H	Compton	2,800	1,820
Cole, Fred	Montreal	3,300	2,145
Covert, H	Port Hope	600	390
Collin, Rev. C	St. Lin	300	195
Collard, J	Malbaie	1,200	780
Coté, Samuel	Rimouski	200	130
Collége Ste. Anne	Ste. Anne la Pocatière	300	195
Craig, John L	Montreal	700	455
Crossen, James	Cobourg	300	195
Cummings, James	Lyn	600	390
Cunningham, H	Kingston	1,500	975
Dalziel, M. A, Estate of	St. Thomas	200	130
Davison, James	Montreal	200	130
Dalziel, Delle. A, Estate of	St. Thomas	100	65
Darling, William	Montreal	1,500	975
Davis, Mrs. C. E	Kingston	700	455
Dever Bros	Fredericton	900	585
Dechêne, F. M	Quebec	600	390
Dery, Jos	do	300	195
Dery, J. P	do	300	195
Desmarais, H	St. Marc	300	195
Devins, R J	Montreal	3,700	2,405
Delage, Rev. F. X	L'Islet	300	195

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for	Amount Paid up in Cash.
		$	$
ıis, D.	St. Simon	300	195
mers, G.	Hochelaga	600	390
Grandpré, A. D.	Sorel	1,800	1,170
lisle, J.	St. Jean, Isle d'Orleans	400	260
·hêne, F M., in trust	Quebec	3,000	1,950
›nne, Elisée	Ste. Anne	1,700	1,105
›nne, L., in trust	Rimouski	1,200	780
nnelly, Jas	Montreal	600	390
ran, M	Kingston	2,900	1,885
bson, J	Lindsay	300	195
›let, Pierre	St. Charles	100	65
nn, J. L	St. John, N.B	600	390
ndas, J. R	Lindsay	600	390
ffus, John	Halifax	4,400	2,860
puis, J. B	St. Roch des Aulnets	300	195
puis, Auguste	do	300	195
lée, Pierre	St. Jean, Que.	300	195
guay, O	Terrebonne	600	390
ıbord, Alphonse	Three Rivers	1,200	780
ımas, Arthur	Terrebonne	1,800	1,170
ıval, L. Z	St. Jean, Que	300	195
ıfault, E	St Helene	300	195
ıffus, W	Halifax	4,800	3,120
ıffus, J. B	do	8,400	5,460
ıpuis, L. C	St. Thomas	100	65
·ton, H. G	St. Stephen, N.B.	900	585
gar, Frank	Montreal	1,700	1,105
der, W	St. John, N.B	300	195
liott, F. C	Halifax	1,800	1,170
son, W	do	2,300	1,495
ıson, Geo., sen	do	1,100	715
ıans, Mercer & Co	Montreal	600	390
ving, S. H., and A. S.	do	600	390
ıans, W. S.	do	6,700	4,355
·erett, Mrs. E. H., and R. J. Devins	do	3,000	1,950
ıans, J. S.	do	6,300	5,395
·ucher, O	do	1,200	780
ıirgrieve, Hugh	Hamilton	800	520
ıirgrieve, J. B	do	800	520
set, L. J. C	Quebec	3,900	2,535
·tzsimmons, B	Brockville	1,200	780
nlay, D	Sorel	700	450
nlay, W	do	800	520
etcher, J	Rigaud	3,500	2,145
›ster, A. J	Stanstead	300	195
›ster, Stephen	Rock Island	300	195
›rtin, Irene	Quebec	300	195
›rtier, Achille	Ste. Marie, Beauce	500	325
›isy, Theodule	Lévis	600	390
›ley, M. S	Montreal	200	130
›garty Bros	do	200	130
›rtin, Nestor	Cap St. Ignace	700	455
›rtin, Theodore	do	1,800	1,170
·emont, Mrs. C.P	Quebec	1,000	650
·enette, Delle C.	L'Islet	1,700	1,105
·emont, J. J. T	Quebec	300	195
alford, J. H	Brockville	600	390
agnon, A., in trust	Montreal	29,200	18,980
authier, Thomas	do	300	195

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Gamache, S.	Cap St. Ignace	300	195
Gagnon, F. X	St. Raphael	300	195
Gagnon, Nazaire	Champlain	600	390
Garrett, & Co., John	Hamilton	3,000	1,950
Gatineau, Rev. V.	St. Alexandre	400	260
Gagnon, Adolphe	St. Fabien	300	195
Gastonguay, F., Estate of	Quebec	300	195
Gagnon, Michel	Trois Saumons	200	130
Gariepy, Charles	Quebec	600	390
Genest, L. T.	St. Henri	300	195
Geoffrion, C. A.	Montreal	1,000	650
Giroux, Jean, fils	Quebec	300	195
Gilman, F. E.	Montreal	65,000	42,250
Gingras, Rev. J.	St. Gervais	100	65
Gilman, Allan	Ottawa	1,700	1,105
Gilman, Mrs. A. M.	Montreal	6,300	4,095
Glover & Fry	Quebec	300	195
Globensky, C. A. M.	St. Eustache	2,500	1,625
Goodhue, G. O	Danville	240,000	156,000
Gould, Joseph	Montreal	600	390
Gould & Sons, Ira	do	1,500	975
Green & Sons	do	300	195
Gravel, J. A.	do	600	390
Gravel, J. O.	do	1,000	650
Grafton, J. B. & J. S.	Dundas	300	195
Grenier, J. B., Estate of	St. Isidore	100	65
Greenshields, J. N.	Montreal	106,200	69,030
Gunn, Alex.	Kingston	2,900	1,885
Hatch, H	Guelph	600	390
Hall, Richard	Peterboro'	600	390
Hannah & Co, M.	Montreal	4,600	2,990
Hamelin, Rev. J. R. L.	Quebec	700	455
Haynes, D. C.	St. Catharines	400	260
Hardy, N. S.	Quebec	400	260
Harris, J. D.	Halifax	3,300	2,145
Heyd, C. B.	Brantford	600	390
Hedge, H., Estate of	Montreal	3,300	2,145
Henderson, John	Kingston	100	65
Helm, John	Port Hope	800	520
Hearle, J. G	Montreal	300	195
Higginson, J. G	Hawkesbury	10,000	6,500
Higginson, A. T.	Montreal	10,000	6,500
Hodgson, J.	do	26,100	16,965
Hodgson, J. C.	do	600	390
Hodgson, T. E.	do	5,000	3,250
Hossack, J. F.	Quebec	300	195
Hudon, Rev. J.	St. Philippe	600	390
Hudspeth, A.	Lindsay	600	390
Innes, Robert	Peterboro'	600	390
Ingram, W. J., Mgr.	Montreal	150,000	97,500
Jalbert, J. E	Cap St. Ignace	200	130
Jardine & Co.	St. John, N.B.	600	390
Jaffray, R. W	do	300	195
Jamieson, R. C	Montreal	31,700	20,605
Jackson, Lt.-Col. W. H.	Brockville	1,100	715
Jarvis, Charles, jun.	Brantford	800	520
Jamieson, R. C., in trust	Montreal	20,400	13,260
Jenkins, Thomas	Vienna	600	390
Jeffrey, A.	St. Catharines	600	390

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
ce, Alfred	Montreal	600	390
es, D. B	Brockville	600	390
nston, E. R	Stanstead	300	195
eph, Abraham	Quebec	600	390
nston, James	Kingston	600	390
es A. G	Halifax	1,400	910
es, S	Hamilton	900	585
ien & Guay	Quebec	200	130
vanagh, H	Montreal	600	390
tham. C. H	Rock Island	300	195
rry, John	Montreal	3,000	1,950
rr, W. M	Montreal	100	65
rr, John	Kingston	2,900	1,885
nny, T. E	Halifax	5,800	3,770
ith, D. S	Toronto	1,600	1,040
roche, A	Quebec	300	195
rue, S. V	L'Assomption	300	195
rkin, P	St. Catharines	1,600	1,040
croix, E	Matane	1,700	1,105
bbé, Mrs. J. O	Quebec	500	325
violette, Hon. J. G	Montreal	1,200	780
fontaine, E	St. Hugues	1,300	845
rue, Dr L	Quebec	200	130
forme, L	St. Hugues	300	195
bri, Alf	St. Charles, Beauce	500	325
berge, Jos	St. Thomas	300	195
pointe, L. M	Quebec	800	520
brecque, G	Beaumont	200	130
rochelle, P., Estate of	Somerset	300	195
evesque, Dame D	Montreal	600	390
gare, Rev. A. J. J	Quebec	300	195
esage, Simeon	do	900	585
eonard, Bernard	do	300	195
epage, F. X	do	600	390
em'eux, E	do	100	65
emieux, Joachim	Ste. Marie, Beauce	300	195
emieux & Dallaire	do	300	195
emont & Son	Fredericton	300	195
educ, Leon	Sorel	300	195
ester, Thomas	Township of Seneca	700	455
ewis, W. J	Halifax	4,600	2,990
emay, Mrs. V	St. Martin	300	195
etourneux, C. H	Montreal	1,500	975
eeming, H. B	Brant	300	195
epine, L. P	Quebec	600	390
arochelle, A	do	100	65
iggett & Hamilton	Montreal	300	195
indsay, W	Woodstock	200	130
inton, James	Montreal	1,100	715
yman, B., Estate	do	800	520
Iackay, Hugh	do	38,100	25,765
Iatthews, F. B	do	600	390
Iartin, Auguste	St. Paschal	200	130
Iain, Alex	Hamilton	300	195
Iartel, Rev. L. A	St. Joseph, Beauce	200	130
Iaskelcan, Gibson & Bell	Hamilton	900	585
Iarmette, Dr. Jos	St. Thomas, Montmagny	200	130
IacNee, James	Kingston	2,900	1,885
Ianning, M. J.	Windsor	1,100	715

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Manuel, J.	Ottawa	200	130
Maguire, Bernard	Longueuil	1,200	780
Mahoney, Thos.	Quebec	100	65
Mallory, Ira	Mallorytown	700	455
Maguire, Mrs. L.	Lindsay	2,300	1,495
MacDougall Bros.	Montreal	95,900	62,335
Merritt, T. R.	St. Catharines	1,200	780
Meredith, H. H.	Port Hope	3,200	2,080
Michaud, J. B	Levis	300	195
Mitchell, J. Scott	Halifax	400	260
Mitchell, Hon. P.	Montreal	10,300	6,695
Michel, Jean	Quebec	2,900	1,885
Mitchell, Robert	Montreal	600	390
Miville, Alfred	St. Rochs	100	65
Moss, G. W.	Montreal	16,300	10,595
Morton, Phillips & Bulmer	do	600	390
Morton, J. Y.	Brantford	600	390
Molleur, J. E.	St. John, N.B.	600	390
Moody, Mrs. A. H.	Terrebonne	600	390
Moss, S. H. & J.	Montreal	400	260
Moodie, John	Hamilton	700	455
More, W. S., Estate of	do	1,400	910
Morgan, James	Sorel	800	520
Morasse, Louis	do	1,200	780
Morgan, J. T. P.	do	200	130
Moody, Matthew, jun.	Terrebonne	6,300	4,095
Morin, J. H.	Montreal	1,100	715
Mussen, Thomas	do	600	390
Mullin, John	Sorel	300	195
Mulligan, John	Port Hope	1,700	1,105
Murphy, J. B.	Kingston	400	260
Murchie, J.	St. Stephen, N.B.	1,200	780
Musgrove, J. M.	Ottawa	600	390
McArdle, E.	St. Catharines	2,900	1,885
McCormick & Son, Estate of H.	Ottawa	600	390
McConkey, T. L.	Montreal	1,600	1,040
McCarthy, D. & J.	Sorel	5,000	3,250
McCorkill & Son, Estate of	Ottawa	600	390
McCullough, H. & H. A.	St. John, N.B.	600	390
McCullough, H., Estate of	do	300	195
McCarthy, Miss C. E.	Sorel	1,700	1,105
McCarthy, H. F.	Ottawa	200	130
McCallum & Son, P.	Cobourg	3,000	1,950
McCrory, Patrick	Montreal	300	195
McIntyre, Duncan	do	21,900	14,235
McIntyre, W. C.	do	6,900	4,485
McIntyre, J. M.	do	1,500	975
McInnes, Estate of H.	Hamilton	700	455
McKenzie, Thos.	Sorel	600	390
Mackay, Thos.	Ottawa	600	390
McKechnie & Bertram	Hamilton	600	390
McKenzie, M.	Montreal	3,300	2,145
McKelvey & Birch	Kingston	500	325
McLaren, W. D.	Montreal	600	390
McLachlan Bros. & Co.	do	600	390
McLennan, Donald	Port Hope	600	390
McNamee, F. B.	Montreal	600	390
McRae, W. R.	Kingston	600	390
McRae, F. A.	Montreal	900	585

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
McWilliams, W.	Quebec	1,200	780
Nelles, Rev. A.	Brantford	3,000	1,950
Needler & Sadler	Lindsay	700	455
Nichols & Hall	Peterboro'	2,900	1,885
Norris, James	St. Catharines	3,000	1,950
Normand, G.	L'Isle aux Grues	700	455
O'Brien, Wm.	Montreal	16,300	10,595
Ouellet, M.	St. François Beauce	600	390
Ostell, John	Montreal	10,400	6,760
Ogilvy, J. A.	do	1,400	910
Ocain, Jas.	St. John, N.B.	300	195
Oliver, W. H.	Elora	700	455
Olone, J.	Ottawa	200	130
Oughtred, A. R.	Montreal	10,000	6,500
Papineau, Hon. Judge A. C.	do	1,000	650
Paradis, Rev. J. F.	St. Raphael	100	65
Paré, H. A.	Quebec	300	195
Paquet, Rev. B.	do	1,100	715
Pacaud, E. L.	Arthabaska	100	65
Pacaud, G. J.	Stanfold	1,200	780
Parent, C. H.	Montreal	100	65
Pillow, Hersey & Co.	do	600	390
Picher, Mrs. A. V.	Quebec	200	130
Pelletier, J. P.	Matane	600	390
Pelletier, Hon. C. A. P.	Quebec	600	390
Peddie, J. W.	Windsor	600	390
Peardon, W.	Montreal	1,700	1,105
Pennee, F. O. A., in trust	Quebec	300	195
Peck, Benny & Co.	Montreal	1,500	975
Pelletier, A. V.	Ste. Marie Beauce	100	65
Pollock, J. M.	Montreal	600	390
Porter, G. M.	St. Stephen, N.B.	300	195
Pouliot, A.	Quebec	600	390
Pouliot, J. B	Fraserville	1,200	780
Protteau, J. B.	St. Thomas	300	195
Poirier, F. L.	Rivière-du-Loup	200	130
Pouliot, J. E.	do	100	65
Poulin, E.	St. George	100	65
Pratt, John, Estate of	Montreal	40,400	26,260
Price, E. John	Quebec	600	390
Quinn, W. H.	Fredericton	600	390
Quinn, Mary	do	600	390
Quay, Wm.	Port Hope	1,300	845
Reid, W.	Montreal	600	390
Renfrew, G. R.	Quebec	300	195
Renouf, C.	Trois Pistoles	600	390
Reinhardt, Mrs. G.	New York	6,700	4,355
Reid, A. J.	Montreal	1,700	1,105
Rees, D. J.	do	1,200	780
Read, W. B.	Lindsay	200	130
Richard, G.	St. Paschal	600	390
Richard, Gregoire	Cap Santé	300	195
Rioux, Narcisse	Quebec	300	195
Richardson, J.	Kingston	2,900	1,885
Ritchie, Thos. A.	Halifax	3,400	2,210
Richard, F.	Cap Santé	200	130
Rioux, Éloi	Trois Pistoles	600	390
Rhodes, Col.	Quebec	100	65
Robertson, Andrew	Montreal	10,000	6,500

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Roy, J	St. Jean, Port Joli	200	130
Roy, Charles	Quebec	600	390
Rosa, Joseph	do	1,000	650
Roy, Ferdinand	St. Raphael	200	130
Robinson, George	London	300	195
Robinson, Isaac	Peterboro'	300	195
Rochette, Cleophas	Quebec	600	390
Rosamond, B	Almonte	600	390
Robinson, Robert	St. Andrews	300	195
Robson, W. M	Lindsay	300	195
Robertson, J. B	Montreal	10,000	6,500
Ross, Capt. Wm	do	700	455
Robertson, G. B	do	13,700	8,905
Roussel, Rev. P	Quebec	300	195
Ross, John	do	1,100	715
Rose, R. M	Kingston	200	130
Robertson, James	Montreal	4,900	3,185
Roy, Hon. Lt.-Col. F	Quebec	200	130
Ross, J. G	do	1,200	780
Robinson, Morris	St. John, N.B.	1,200	780
Robinson, T. B	do	1,200	780
Robertson, Alex	Montreal	10,000	6,500
Roy, O	Quebec	600	390
Ross, P. S	Montreal	5,400	3,510
Russell, J. W	Ottawa	600	390
Russell, Willis	Quebec	600	390
Russell, Forbes & Co	Ottawa	600	390
Rutherford, John	Halifax	1,700	1,105
Sawyer & Co., L. D	Hamilton	600	390
Sarrazin, Hercule	Ste. Elizabeth	300	195
Scanlan, Mrs. Timothy	Montreal	600	390
Schiller, C. E	do	600	390
Schofield, W. A	Brockville	600	390
Scully, J	Lindsay	400	260
Schmouth, J. D	Ste. Anne Pocatière	100	65
Seigel, S	Three Rivers	600	390
Séminaire, Quebec	Quebec	1,300	845
Seifert, Augustus	do	300	195
Senkler, E. J	St. Catharines	600	390
Sharkey, O	Fredericton	300	195
Shearer, James	Montreal	2,900	1,885
Shonyo, S. N	Melbourne	200	130
Simard, F	Quebec	300	195
Sise, C. F	Montreal	6,300	4,095
Sincennes, F. B.	do	200	130
Slater, G. F	do	500	325
Smith, Wm	do	9,200	5,980
Stewart, D	do	600	390
Stewart, D. S	St. John, N.B	300	195
Stewart, John	do	600	390
Stewart, James	Montreal	100	65
Stimson, Mrs. M. M	do	3,400	2,210
Strachan, W	do	300	195
Stagg, John	Brockville	300	195
Stafford, H. S	Montreal	100	65
Sumner, George	do	600	390
Sutton, Thos	do	1,200	780
Talbot, J. A	Rimouski	300	195
Tate, Geo	Montreal	1,700	1,105

ROYAL CANADIAN INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Tessier, Cyrille	Quebec	600	390
Terreau, Vve. Chas	do	300	195
Tessier, Mrs. A. E	St. Jean Port Joli	300	195
Thompson, John	Montreal	600	390
Thibaudeau, Hon. I	Quebec	2,300	1,495
Thibaudeau, Hon. J. R	Montreal	16,300	10,595
Thom, Alex	Quebec	100	65
Tillson, E. D	Tilsonburg	1,200	780
Todd, W. H	St. Stephen, N.B	600	390
Todd, T. H	do	2,400	1,560
Trudel, Rev. Chas	Ste. Anne Pocatière	300	195
Turcot, Narcisse	Quebec	300	195
Turcot, Nazaire	do	600	390
Turgeon, Elie	do	600	390
Turnbull & Co	St. John, N.B	600	390
Turner, James	Hamilton	1,700	1,105
Turner, Alex	do	1,700	1,105
Vassie, John	St. John, N.B	600	390
Vadeboncœur, E	Quebec	200	130
Vadnait, Louis	St. Cuthbert	1,700	1,105
Verrault, P. G	St. Jean Port Joli	300	195
Voyer, Henri	Stanfold	200	130
Wait, George	Montreal	600	390
Watt, George	Brantford	600	390
Walsh, William	Peterboro'	600	390
Ward, H. A	Port Hope	1,500	975
Watts, Alfred	Brantford	1,800	1,170
Waterous, C. H	do	7,800	5,070
Waterous, A. F	do	1,300	845
Watson & Co., John	Montreal	1,500	975
Watt, Alex., Estate of	do	100	65
Waugh, W	do	200	130
Weaver, A. O	do	10,000	6,500
Winfield, R	Quebec	300	195
White, S. G	Kingston	200	130
White, J. T	Hamilton	600	390
Weaver, G. M	Montreal	10,000	6,500
White, R	do	800	520
Wiseman, Thos	Mile End	300	195
Wilmot, E. H	Fredericton	600	390
Williams, Miles	Montreal	1,200	780
Wilkes, Miss A	Brantford	4,700	3,055
Wilkes, G. H	do	1,400	910
Wilson, Z	Ottawa	200	130
Wilson, Thos	Montreal	2,500	1,625
Wilson, J. T	do	15,000	9,750
Wright, P	do	600	390
Wray, Mrs. M. J	Lindsay	600	390
Wulff & Co	Montreal	900	585
Yates, Horatio, Estate of	Kingston	1,800	1,170
Total		1,609,700	1,046,305

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

SHAREHOLDERS HAVING CALLS TO PAY.

(Including shares previously forfeited, but which can be revived by payment of calls, according to resolution of the Board, dated 5th February, 1884.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in cash.
		$	$
Adams, Jas	St. John, N.B.	300	180
Ambrose, T. H	Port Hope	600	360
Archambault, L	Terrebonne	300	180
Atherton, A. B	Fredericton	600	360
Babcock, Michael	Montreal	600	360
Bastien, Alphonse	do	700	420
Bellefeuille, P	Sorel	600	360
Beaulieu, J. B	Lévis	300	180
Beament, Thos	Ottawa	300	180
Bertrand, Brochu	Lévis	600	360
Benoit, Frs	Montreal	300	180
Beauvais, J. A.	do	600	360
Beaudoin, A. E	Lévis	300	180
Birely & Co	Hamilton	600	360
Bienvenu, Chas	Montreal	100	60
Blackburn, J	London	300	180
Bourget, Louis	Quebec	300	180
Boyce, M	do	300	180
Bourgouin, N. H	Montreal	300	180
Bornstein, S	Quebec	300	180
Bresse, G	do	600	360
Brennan, M	Hamilton	2,000	1,200
Brown, W. E	Ottawa	200	120
Brown, Calvin	Minneapolis	400	240
Bradburn, T	Peterboro'	300	180
Burrows, Chatfield & Co	St. Catharines	600	360
Bureau, J.	Three Rivers	700	420
Bureau, J. N	do	2,900	1,740
Campbell & Co., K	Montreal	300	180
Cassils, Stinson & Co	do	300	180
Campbell, G. K	St. Stephen	200	120
Chouinard, H. J. J. B	Quebec	600	360
Chauvin, A. T	Montreal	300	180
Chabot, J	St. Charles, Bellechasse	100	60
Chevalier, M	Sorel	300	180
Chevalier, Eugene	do	300	180
Chevalier, Evangeline	do	300	180
Connolly, James	Lindsay	600	360
Connolly, James	Quebec	600	360
Collet, Rev. C. A	do	600	360
Convey, W	do	300	180
Collet, C. A	St. Henri	600	360
Corbeil, L. L	Montreal	700	420
Coté, Celina B	Fraserville	200	120
Couture, G	Quebec	100	60
Couillard, frére et cie	Rimouski	200	120
Cresse, A. P.	Nicolet	600	360
Craig, Thos., in trust	Montreal	600	360
Craig, J. & R	Ottawa	100	60
Desilets, P. O	Three Rivers	1,600	960
Desorcy, P	St. Hugues	300	180
Dionne, B	Cacouna	600	360
Donovan, T. J	Stanfold	1,000	600
Douglas, Jas	St. Catharines	600	360
Dostaler, Oliver	St. Maurice	100	60
Drapeau, Rev. J. O	St. Ulrich	300	180
Duncan, J. W	Montreal	100	60
Dupuis, A	Quebec	300	180
Dykeman, W. G	St. John, N.B.	100	60

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

SHAREHOLDERS HAVING CALLS TO PAY—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Easton, G. C	Toronto	1,200	720
Elliott, E.	Montreal	600	360
Fisher, C. H. B	Fredericton	1,000	600
Forde, R. J	Brantford	600	360
Fortin, Mrs. A. J	St. Joseph, Beauce	300	180
Frigon, L. G. B	Three Rivers	300	180
Gaboury, Aug	Quebec	600	360
Gauthier, L. O	do	400	240
Gagnon, Mlle. A.	St Roch des Aulnets	700	420
Gauvreau, Pierre	Quebec	300	180
Gauvreau, Calixte	Terrebonne	600	360
Gillespie, T. T.	Chatham	100	60
Gildersleeve, C. F	Kingston	3,700	2,220
Giasson, J. F	L'Islet	200	120
Godin, J. N	Three Rivers	1,200	720
Gouin, A. N	Sorel	1,200	720
Gosselin, V.	St Ulrich	100	60
Grimmer, G. S	St. Stephen, N.B	600	360
Green, John	London	600	360
Gravel frères	Montreal	1,800	1,080
Guillet, Valere, Estate	Three Rivers	1,200	720
Hall, Jas	Peterboro'	600	360
Hatch, H. H	St. Andrews	200	120
Hawkins, Thos	Quebec	300	180
Heney, John	Ottawa	300	180
Hêtu, J. E	Three Rivers	1,000	600
Hope, Jas	Ottawa	300	180
Howley, Jas	Montreal	300	180
Hougham, R	do	500	300
Holman, J., Estate of	Cobourg	1,100	660
Hudon, T	Quebec	600	360
Jackson & Hallett	Guelph	600	360
Jeffrey, W	Stratford	600	360
Julien, Louis	Quebec	300	180
Kearns & Ryan	Ottawa	600	360
Kehoe, Wm	do	300	180
Keenan, Thos	Lindsay	600	360
King, Jas	Quebec	2,000	1,200
King Bros	St Pacôme	300	180
Ladouceur, L. H	Sorel	600	360
Lawrence, J, and G	St. John, N.B.	300	180
Lapierre, Didace	St Roch	600	360
Labine, Jules	Montreal	3,000	1,800
Lapalme, Alex	Belœil Station	200	120
Langlois, D	Windsor	100	60
Lawrence, W. V.	Montreal	300	180
Lepage, Joseph	Quebec	300	180
Lefebvre, L	do	300	180
Leslie, John	Ottawa	300	180
Letellier, M.	St. Valier	100	60
Lerosignol, P, Estate of	Quebec	300	180
Lordley, Horne & Co	St. John, N.B.	300	180
Lydon, John	Port Hope	100	60
Madden, W. J.	M ntreal	300	180
Magee, J. S.	St. Andrew's	100	60
Martel, Mrs. T.	Shoewkegan	500	300
Martin, E. O	Rimouski	100	60
Mitchel & Co., Thos	Hamilton	600	360

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

SHAREHOLDERS HAVING CALLS TO PAY—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Mowat, D.	Shoal Lake, Man.	100	60
Mongeon, C.	Sorel	200	120
Moseley & Ricker, Estate of	Montreal	1,500	900
Mucklestone & Co., J.	Kingston	600	360
Mulholland, R.	Cobourg	2,000	1,200
McAumond, David	Ottawa	300	180
McCorkill, J.	Quebec	300	180
McCallum, C.	London	300	180
McDougall, Jas.	Montreal	1,700	1,020
McGoldrick, F., and O.	Fredericton	100	60
McIntosh, W. J.	London	1,000	600
McInnes, Alex.	Hamilton	700	420
McLaren, J. C.	Montreal	1,500	900
McNally, J. B.	Fredericton	300	180
Nealis, S.	do	300	180
Nettleton, Thos.	Sorel	300	180
O'Shaughnessy, M., and D.	Montreal	900	540
Payan, Paul	Sorel	300	180
Parks & Son, W.	St. John, N.B.	1,200	720
Parent, C. F	Rimouski	300	180
Picher, F. X.	Quebec	400	240
Perkins, G. E.	St. John, N.B.	300	180
Peters, C. H.	do	600	360
Peters, T. A.	do	300	180
Pomroy, L. B., Estate of	Compton	300	180
Pozer, D. G.	St. George	400	240
Price, G. R.	St. John, N.B.	200	120
Rankin, John	Embro	300	180
Reid & Co., W. J.	London	200	120
Richard & Plamondon	Quebec	600	360
Roy, Gilbert	St. Henri de Lauzon	800	480
Robertson, H., Estate	St. John, N.B.	300	180
Ross, Lewis	Port Hope	1,500	900
Rolland, S. J. B.	Montreal	500	300
Rochette, Olivier	Quebec	1,800	1,080
Saucier, Antoine	Maskinongé	300	180
Sansfaçon, R. L.	L'Islet	300	180
Samson, Chas.	Quebec	300	180
Shuttleworth, G. H.	Leamington	1,800	1,080
Strachan, J.	Montreal	1,300	780
St. Louis, D.	Windsor	600	360
St. Denis, A.	Montreal	3,300	1,980
Suffel, Geo.	Ingersoll	600	360
Tessier, Hon. U.	Quebec	1,700	1,020
Theriault, M.	do	600	360
Todd, C. F.	St. Stephen, N.B.	600	360
Turcotte, J. U.	Montreal	600	360
Turcotte, H. A.	Quebec	100	60
Turcotte, Z.	Pierreville	300	180
Vaudry, Z.	Quebec	300	180
Vézina, A., and J.	do	300	180
Vézina, L.	do	600	360
Vézina, Z.	St. Joseph	300	180
Veldon, J. J.	Quebec	300	180
Vincent, A.	Montreal	200	120
Villers, A. de	Green River	900	540
Vocelle, O.	Quebec	300	180
Watters, A.	do	100	60

ROYAL CANADIAN INSURANCE COMPANY—*Concluded.*

SHAREHOLDERS HAVING CALLS TO PAY—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Walton, R.	Peterboro'	100	60
Winch, R. J.	Cobourg	1,200	720
Williams, J.	St. John, N.B.	100	60
Woods, S.	Kingston	300	180
Wright & Durand	London	200	120
	Total	105,100	63,060

SOVEREIGN FIRE INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Estate of Hon. Geo. Brown	Toronto	7,500	1,500
W. Hope	do	400	160
J. E. Thompson, in trust	do	3,000	1,200
R. Sims	do	200	80
D. D. Calvin	Garden Island	2,500	1,000
Edouard Beaufort	Montreal	6,000	2,400
B. M Britton	Kingston	5,000	2,000
Estate of H. A. Betts	do	400	160
M. M. Rosebrugh	Toronto	300	120
Wm. Sloan	do	34,700	13,880
Gilmon Cheney	Montreal	10,000	4,000
Hon. M. C. Cameron	Toronto	5,000	1,000
Robt. Jaffray	do	2,000	800
Estate of J. D. Dalton	London	15,000	3,000
F. A. Ball	Toronto	10,600	4,240
C F. Goodhue	London	18,000	3,600
A. Gunn	Kingston	5,000	2,000
Greenhow Banks	Toronto	1,500	600
J. D. Irwin	do	10,500	4,200
D. F. Irish	Montreal	2,500	1,000
J. K. Kerr	Toronto	11,500	2,300
G. M. Rae	do	10,000	4,000
John Macdonald	do	3,000	1,200
Hon A. Mackenzie	do	6,500	2,600
J. Maughan, jun	do	2,500	500
J. and C. Mackenzie	Sarnia	2,500	500
J. H. Mason	Toronto	10,000	4,000
Hon. W. McMaster	do	5,000	2,000
H. A. Nelson	Montreal	500	200
S. Nordheimer	Toronto	9,000	3,600
A. W. Russell	do	5,000	1,000
Larrett W. Smith	do	5,000	2,000
Colonel A D. Shaw	Manchester, Eng	5,500	2,200
R. Waddell	Kingston	1,000	400
Rev. J. Hellmuth	London	2,500	1,000
Cameron A. Buck	Chicago	2,000	800
O'Keefe & Co.	Toronto	2,000	800
J. H. Arnett, M.D.	Niagara Falls, N.Y	10,000	2,000
George Greig	Toronto	20,000	8,000
Mrs. Helen S. Blake	Woburn, Mass	10,000	1,000
Sam. Harper	Kingston	500	200
J. K. Kerr, in trust	Toronto	7,500	1,500
Henry Pellatt	do	1,000	400
E. B. Osler	do	1,000	400
John Walker	Winnipeg	2,000	800
Jas. S. Cartwright	Toronto	5,000	2,000
Estate of D. F. Shaw	Cape Vincent, N.Y.	500	200
Hugh McMahon	Winnipeg	2,500	800
H. J. Jones	Perche Station	7,000	1,400
Jas. W. Bain	St. Polycarpe	1,000	400
Rev. J. O. Remillard	do	500	200
Elie Lemire	L'Assomption	1,000	400
Mrs. A. Archambault	do	2,000	750
J. R. Morrier	Napierville	1,000	400
Mrs. C. H. Morrier	do	500	200
Henry R. Morrier	do	500	200
Dr. F. Z. Tassé	Montreal	1,300	260
Rev. J. Gravel	do	1,000	200
Hon. L'Archambault	L'Assomption	9,000	1,800

SOVEREIGN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
on. Jos. Armand	Riviére des Prairies	3,000	1,200
N. A. Archambault	Varennes	1,000	400
ev. G. V. Velleneuve	L'Assomption	1,500	600
Guilbault	do	1,000	400
ev. F. Dorval	do	6,000	1,200
ev. J. Gaudet	do	500	200
Bte. Forest	do	1,000	400
D. Rivest	do	1,000	400
ev. J. L. Mangean	St. Remi	1,000	400
erre Martel	L'Assomption	200	40
Forest	Montreal	1,000	400
ev. C. E. Frenette	St. Cyrille	500	200
on. P. E. Dostaler	Berthier	2,000	800
rch. Dostaler	do	200	80
ev. F. X. Delage	L'Islet	1,000	400
ev. T. Dagenais	St. Roche	500	200
as. Marcotte	L'Islet	1,000	400
apoleon Lavoie	do	200	80
ev. A. Lacombe	Montreal	300	60
ollége de L'Assomption	L'Assomption	1,000	400
louard Richard	do	2,000	400
Forest	do	1,000	400
ev. F. Rochette	Sault au Récollet	2,500	1,000
ph. Archambault	L'Assomption	1,000	200
ev. P. M. Thivierge	St. Bonaventure	100	40
C. Daigneault	St. Julie	100	40
A. Seers	Beauharnois	4,000	1,600
lf. Pinssoneault	St. Philippe	8,000	3,200
an T. Pominville	St. Vincent de Paul	3,000	1,200
lf. Dostaler	Berthier	1,000	400
LeBel	St. Arsène	100	40
ilfred Prevost	Montreal	2,000	400
s. Trudel	Batiscan	400	160
obt. Trudel	do	200	80
Baptiste L. Lautier	St. Polycarpe	1,000	400
A. Lautier	do	2,500	1,000
louard Laberge	St. Philomène	2,000	800
A. Beaudry	Varennes	500	200
oise Branchaud	Montreal	1,500	600
nois Gaudet	St. Anne des Plaines	1,000	400
arcisse Dugas	St. Jacques de L'Achigan	100	40
E. Paré	St. Vincent de Paul	1,000	400
seph Paré	do	1,200	480
L. Lafontaine	Roxton Falls	300	120
D. Lafontaine	Napierville	2,000	800
rille Paré	Montreal	500	100
ev. J. W. Leclerc	St. Vincent de Paul	2,500	1,000
ev. F. St. Aubin	Henryville	100	40
ev. M. D. Caisse	St. Sulpice	2,000	800
Laviolette	Montreal	2,000	800
M. Lecavalier	St. Laurent	1,000	200
tate of Edouard Galarneau	Montreal	3,000	1,200
as. Manseau	L'Assomption	1,000	200
Archambault	do	3,000	1,200
Corporation Episcopale Catholique Romaine	Montreal	5,300	2,120
ss Melina Chevalier	L'Assomption	1,000	100
s. Archambault	St. Paul L'Ermite	2,000	800
bert Brien	do	3,000	1,200
s. Marion	do	3,000	1,200

SOVEREIGN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Dr. P. Grenier	St. Maurice	100	2
Rev. M. D. Marcoux	Champlain	100	4
La Corporation Episcopale Catholique Romaine	Three Rivers	200	8
Mrs. E. Dufresne	do	3,000	1,20
G. A. Bourgeois	do	500	20
E. Richard, sen.	L'Assomption	500	20
E. Le Blanc	L'Epiphanie	2,200	88
Miss E. Richard	L'Assomption	1,000	10
Rev. F. Caisse	St. Sulpice	600	24
Jean Blain	St. Edouard	2,000	80
Estate of E. Dufresne	Three Rivers	100	1
J. B. E. Matthieu	Montreal	5,400	2,16
A. Matthieu	do	2,300	92
F. Dugas	St. Liguori	1,000	40
Proxède Larue	St. Augustin	2,000	80
Hon. P. Fortin	Quebec	2,000	80
H. A. Paquet	St. Cuthbert	1,000	40
V. Gladu	St. François du Lac	500	20
H. Vassall	Pierreville	200	2
G. Amassue	St. Anne	400	16
Dr. Jos. Lemaitre	St. Thomas de Pierreville	500	20
G. & O. Reeves	Pointe aux Trembles	1,000	40
T. G. Belisle	Joliette	1,000	40
N. Allard	Pointe aux Trembles	1,000	40
E. Matthieu	Lachenaie	1,000	40
Louis Paré	St. Vincent de Paul	500	10
S. E. Lefebvre	Montreal	100	4
Rev. B. Paquette	Quebec	1,000	40
Seminary of Quebec	do	1,000	40
Jos. A. Duchesneau	St. Vincent de Paul	3,000	80
Moise Guerin	Napierville	200	4
G. R. R. Cockburn	Toronto	12,200	4,88
Hon. W. H. Chaffers	St. Cesaire	2,500	1,00
Estate of Jos. Gaudet	Gentilly	1,000	20
Hon. T. Robitaille	Montreal	1,000	40
Hon. C. Cormier	Plessisville	2,000	80
L. H. Trudeau	Henryville	400	16
P. L. O'Donaghue	Montreal	200	8
A. Brunel	St. Pierre	200	2
Basil E. Pelland	Berthier	300	12
E. Pellerin	do	1,000	40
Rev. M. Archambault	St. Felix de Valois	200	8
F. E. Rouleau	St. Barthélémi	100	4
Louis Vadnois	St. Cuthbert	500	20
Louis Tranchemontagne	Berthier	1,000	3
Rev. A. Brien	St. Cuthbert	100	4
F. X. A. Biron	do	500	20
Chas. Dorion	L'Assomption	2,000	8
L. Beaubien	Montreal	100	4
N. H. Bourgonni	do	500	1
Thos. Gauthier	do	3,500	1,4
A. Pinsonneault	St. Jacques le Mineur	100	4
Miss Jeanie Dufresne	Three Rivers	100	5
Estate of Alex. Archambault	L'Assomption	2,000	8
A. M. Smith	Toronto	8,200	3,2
Michel Baron	Three Rivers	500	1
D. F. Dufresne	do	500	1
A. Heneau	L'Epiphanie	1,000	2

SOVEREIGN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Mailloux	L'Isle Verte	1,000	300
. Gendron	Montreal	200	80
acerte	Yamachiche	500	200
Barrette	St. Vincent de Paul	100	40
Josephine Bruneau	L'Assomption	1,000	400
icille Archambault	do	500	200
. Norbert Lavallée	St. Vincent de Paul	500	200
h. Joubert	do	200	80
ithé Lacoursière	St. Genevieve	400	160
V. G. Lavallée	St. François de Valois	200	80
. Ducharme	do	100	20
rge Read	do	200	80
Crepeau	do	100	40
J. Lacoursière	St. Stanislaus	300	120
P. Massicotte	St. Genevieve	100	40
. A. Labelle	St. Jerôme	100	20
A. Langlais	St. Louis de Kam	2,000	400
. M. V. Autel	St. Jean Port Joli	1,000	400
R. Mulock	Winnipeg	2,000	600
eph N. Lambert	St. Stanislaus	300	120
se Coallier	St. Remi	1,000	100
A. Mignault	St. Detus	1,000	400
Archambault	L'Assomption	1,000	400
L. L. Desaulniers	Yamachiche	500	200
E. Morin	Montreal	500	200
de Martigny	do	4,000	1,600
Forget	Terrebonne	500	200
. J. Lauzon	Repentigny	1,000	400
. J. Morin	St. Jacques le Mineur	1,000	400
. T. E. Dagenais	Sault au Recollet	1,000	400
. F. Aubrey	St. Jean	1,000	400
Desjardins	Montreal	2,000	800
. Mary K. Shaw	Manchester, England	7,500	3,000
ate of Rev. S. Doucet	Malbaie	1,000	400
dwin Smith	Toronto	7,000	2,800
n R. Cartwright	do	5,000	2,000
. O. Ireland	do	1,000	400
& C. Baines	do	9,500	3,800
Rue Peck	Port Hope	5,000	2,000
. A. O'Donnell	St. Denis	1,000	400
n Macdonald	Toronto	5,000	2,000
. Villeneuve	St. Jean Baptiste	5,700	1,960
. P. Poissante	St. Philippe	1,000	400
. G. Chevrefils	St. Anne de Bout	500	200
H. Archambault	Montreal	1,000	400
Van Straubenzie	Kingston	2,000	800
h. Lazeau	St. Vincent de Paul	1,000	400
s Margaret Blake	Toronto	2,000	800
eophile Brunet	St. Augustin	500	100
. S. Tassé	St. Scholastique	1,000	200
Dionne	St. Anne de la Poctière	2,000	800
n G. Scott	Toronto	2,500	1,000
H. Hudson	London, England	2,000	600
s. Caroline Dansereau	Montreal	1,000	100
Fréchette	Berthier	500	200
M. & L. O. Laranger	Montreal	200	40
. Z. Martel	L'Assomption	3,800	1,520
s. Mary E. Smith	Toronto	5,000	2,000
D. Conger	do	5,000	2,000

SOVEREIGN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Mary Harper	Toronto	2,000	80
R. A. Donaldson	do	2,000	40
W. G. Parish	Farmerville	1,000	40
D. R. Calder	Kintore	1,000	40
T. G. Bright	Toronto	2,000	80
François Couture	St. Augustin	500	20
Jean Macardy	do	100	4
Basile Thibault	do	200	8
Wilbrod Constantine	do	800	32
Joseph Macardy	do	200	8
F. Côté	do	200	8
F. Drolet	do	100	4
Joseph Côté	do	100	4
Louis Jobin	do	500	20
Bernard Saunders	Toronto	2,000	80
Dr. T. S. Covernton	Winnipeg	500	20
C. E. Baines	Cincinnati	500	20
Rev. J. A. F. McBain	Georgetown	3,000	1,20
Louis A. Senecal	Montreal	2,000	80
	Total	600,000	208,71

SUN LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
xander, Charles	Montreal	5,000	625
bott, Hon. J. J. C., M.P.	do	5,000	625
derson, Robert	do	39,000	4,875
atin, Alexander	do	20,000	2,500
d, Hon. John	St. John, N.B.	2,500	312
son, T. M., Estate of late	Montreal	7,500	937
ish, George S.	do	2,000	250
beau, E. J	do	5,000	625
land, G. B.	do	2,000	250
gar, W. H	Belleville	2,000	250
gar, J. L.	do	1,600	200
l, John, Q.C	do	1,100	138
mming, W. B.	Montreal	10,000	1,250
oper, William	do	5,000	625
mpbell, F. W., M.D	do	2,000	250
ulson, D.	Toronto	1,000	125
x, George A.	Peterboro'	4,000	500
eese, W. E.	Montreal	2,000	250
meron, A. H., Estate of late	do	1,000	125
ssils, Chas.	do	2,500	312
amp, G. B.	do	5,000	625
lisle, A. M., Estate of	do	4,000	500
kers, James	do	1,000	125
ring, S. H	do	2,500	312
ring, A. S.	do	2,500	312
gar, Frank	do	1,500	187
nlay, Samuel	do	10,000	1,250
sher, C. H. B.	Fredericton	4,000	500
gate, Samuel	Montreal	1,000	125
ult, M. H., M.P.	do	40,000	5,000
ult, A. Fred	do	25,000	3,125
ult, L. H.	do	11,000	1,375
ult, R. L.	do	2,000	250
ult, E. J.	do	10,000	1,250
lroy, Thomas	Winnipeg	13,000	1,625
eene, E. K	Montreal	5,000	625
ould, Charles H.	do	2,000	250
unter, J. B.	Fredericton	100	13
amilton, Alexander	Montreal	5,000	625
oward, R. P., M.D.	do	5 000	625
ngston, W. H., M.D.	do	1,000	125
iller, W. T.	do	10,000	1,250
cKenzie, M.	do	21,000	2,625
cLennan, Hugh	do	12,000	1,500
ackay, Edward, Estate of late	do	10,000	1,250
cLennan, Hon. John	Glengarry	10,000	1,250
oss, S. H. & J.	Montreal	5,000	625
orrice, David	do	5,000	625
oat, Robert	do	2,000	250
cDougall, A.	do	7,000	875
cFarlane, D.	do	5,000	625
cCarthy, D. & J.	Sorel	5,000	625
acaulay, R.	Montreal	14,000	1,750
acaulay, R., in trust	do	2,100	267
acaulay, T. B.	do	1,200	150
acaulay, T. B., in trust	do	2,000	250
ontreal City and District Savings Bank	do	5,000	625
eyer, H. W. C.	Wingham, Ont.	1,400	175
oss, H.	Montreal	2,000	250

SUN LIFE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Moss, J. E	Montreal	2,600	325
Ogilvie, Hon. A. W	do	7,500	938
Ogilvie, Hon. A. W., in trust	do	2,000	250
Paterson, W. S	do	1,000	125
Prowse, George R.	do	1,000	125
Reekie, R. James, Estate of late	do	10,000	1,250
Rae, Jackson	do	2,500	312
Rogers, George	do	9,100	1,137
Rose, Alexander, Estate of late.	do	4,300	538
Reid, William	do	8,000	1,000
Robertson, Henry	do	2,000	250
Robertson, Margaret	do	1,000	125
Robertson, Archer	do	1,000	125
Rae, William	Quebec	2,500	312
Richards, Joseph	Montreal	2,500	313
Sprigings, R.	do	2,000	250
Skelton, Leslie J. H.	do	2,000	250
Stevenson, James, Estate of late	do	1,000	125
Tasker, James	do	10,000	1,250
Vanwart, Wesley	Fredericton	2,500	313
Williams, J. A. C	Montreal	500	62
Waldie, John	Burlington	10,000	1,250
Workman, Thomas	Montreal	10,000	1,250
Withall, W. J.	Quebec	10,000	1,250
Wilson, Andrew, Estate of late.	Montreal	2,500	312
Wilson, Esther	do	2,500	312
Warren, W. H.	do	1,000	125
Wilson, John T.	do	1,000	125
	Total	500,000	62,500

THE TORONTO LIFE ASSURANCE AND TONTINE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$ cts.	$ cts.
urland, G. B.	Montreal	5,000 00	2,500 00
unspaugh, W. H.	Toronto	1,000 00	250 00
ray, R. H.	do	1,200 00	300 00
arvey, Jane	do	20,000 00	5,000 00
arvey, Arthur	do	70,500 00	19,169 80
irkpatrick, J. C.	Chippewa	500 00	145 80
acDonell, W. J.	Toronto	2,500 00	1,500 00
ose, G. M.	do	2,000 00	621 75
haw, W. J.	do	1,000 00	250 00
cott, C. T.	Wingham	500 00	125 00
	Total	104,200 00	29,862 35

WESTERN ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			$
Anderson, R. G., Estate of	Toronto	20	400
Anderson, Wm.	do	98	1,960
Alexander, Miss J. E.	Woodstock	20	400
Austin, Jas., and Bethune, R. H., in trust	Toronto	100	2,000
Arnoldi, Frank, in trust	do	87	1,740
Alexander, Mrs. Mary	do	5	100
Anderson, Rev. John	Hamilton	40	800
Alexander, James	Toronto	50	1,000
Barclay, Rev. John	do	40	800
Blain, Mrs. David	do	180	3,600
Brown, Robt. S.	do	20	400
Barnhart, Noah, Estate of late	do	100	2,000
Burns, John	do	25	500
Beaty, Mrs. Sarah	do	49	980
Bilton, Wm., Estate of	do	9	180
Beaty, Robt	do	100	2,000
Bell, Thos., Estate of, W. S. Lee, Trustees	do	20	400
Brown, J. & P.	do	74	1,480
Boswell, Mrs. Charlotte	Ottawa	232	4,640
Barber, Mrs. Nellie	Toronto	20	400
Beard, Mrs. C. M.	do	100	2,000
Blaike, John Long, in trust	do	50	1,000
Baines, Charles Edward	Cincinnati	15	300
Buchanan, J. O, Inspector, in trust	Toronto	554	11,080
Benson, T. M., and McCaul, G., Lefroy, Trustees	Port Hope and Ottawa	38	760
Betley, Diana Emily	Toronto	150	3,000
Baines, W. J., in trust for H. Proeppfer	do	20	400
Baines, W. J.	do	7	140
Brown, Wm	do	125	2,500
Baines, W. J., in trust	do	15	300
Brodie, J. L., Cashier, and Denison, C. A., Accountant, in trust	do	2,715	54,300
Boiler Inspection and Insurance Company of Canada		80	1,600
Cameron, Arch.	Montreal	30	600
Cockburn, G. R. R.	Toronto	100	2,000
Cooch, A. C.	do	109	2,180
Campbell, D.	Trumansburg, N.Y.	40	800
Cox, Mrs. P. H.	Paris	25	500
Caldwell, J. B.	Newmarket	20	400
Chester, George	Scarboro'.	40	800
Cartwright, John R.	Toronto	42	840
Cameron, Ellen M. de B.	do	80	1,600
Cameron, Arch., in trust	Montreal	120	2,400
Craig, Mrs. Fannie G.	Deseronto	17	340
Craig, Rev. R. J, in trust	do	1	20
Campbell, James	Toronto	20	400
Carlyle, Mrs. W. D.	do	25	500
Copland, Wm.	do	100	2,000
Campbell, A. H., President, and Tomlinson, R. H., Manager, in trust	do	90	1,800
Crowther, James	do	38	760
Cosens, Mrs Ellen A.	do	10	200
Cox, George A.	Peterboro'	100	2,000
Duckett, Chas.	Toronto	30	600
Duggan, Geo., Estate of	do	20	400
Davidson, George, Estate of	Berlin	12	240
Durie, W. S, and Green, R. H. C., in trust	Toronto	20	400

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			$
Dewar, John T., M.D., Estate of	Port Hope	50	1,000
Dudley, Edward E.	Newmarket	9	180
Douse, Rev. John	Lefroy	80	1,600
Duggan, Miss Eliza	Toronto	9	180
Dame, Mrs. Agnes	Rivière du Loup	45	900
Davidson, Susanna F.	Uxbridge	25	500
Elliott, George	Guelph	200	4,000
Ellerby, Rev. Thos. S.	Toronto	80	1,600
Evans, Ephraim, D.D	London	69	1,380
Ewing, Rev. Robt	Collingwood	11	220
Fitzgerald, Wm	Toronto	5	100
Falconbridge, J. K.	Richmond Hill	9	180
Fletcher, Rev. D. N.	Hamilton	50	1 000
Fulton, John, M.D	Toronto	149	2,980
Forster, Wm	Brampton	49	980
Fisken, John	Toronto	50	1,000
Forster, John W. L	Brampton	15	300
Fulton, A. T.	Toronto	320	6,400
French, Rev. E. W.	Jersey City, U.S	4	80
Fitzgerald, Estate of Edw	Toronto	170	3,400
Farley, Jas. H	do	2	40
Fisher, David, in trust	Bowmanville	50	1,000
Foster, Mrs. Jane M.	Toronto	34	680
Gilmor, Caroline H. and Amelia C.	do	100	2,000
Guggesburg, Estate of Fred	Galt	32	640
Gooderham, Wm	Toronto	200	4,000
Gould, Joseph	Uxbridge	40	800
Gilmor, Robert	Toronto	21	420
Grant, Hector	Beaverton	30	600
Gordon, Wm		3	60
Graham, Sarah J.	Belleville	29	580
George, Miss Isabella L.	Toronto	56	1,120
Graham, D., in trust	Belleville	25	500
George, Miss Emma	Toronto	44	880
Gzowski & Buchan	do	25	500
Gilmor, A. & D., Trustees	do	50	1,000
Gray, Wm	Stratford	20	400
Grier, Chas	Kingston	20	400
Harris, Arthur B.	Credit	84	1,680
Hobson, Edward	Toronto	50	1,000
Howarth, John	do	320	6,400
Hindhaugh, Annie L.	Oswego	6	120
Harris, Lucy L.	Credit	5	100
Hinde, George J.	Metcham, Surrey, Eng	300	6,000
Horne, George	Cannington	56	1,120
Harris, Mrs. Eliz.	Credit	10	200
Haldan, Estate of B.	Toronto	20	400
Hobson, E. J.	do	50	1,000
Hague, Geo	Montreal	25	500
Hairing, Joseph	Hamilton	7	140
Haldan, E. B.	San Francisco	30	600
Heather, Richard	Toronto	55	1,100
Home Savings and Loan Company	do	285	5,700
Harrison, Geo	Aurora	30	600
Hyman, Ely	Churchill	63	1,260
Heron, Andrew	Toronto	283	5,660
Hornby, Mary	do	33	660
Henderson, J. & E.	do	200	4,000
Henry, John	L'Amaroux	30	600

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Number of Shares.	Amount paid up in Cash.
			$
Hammond, Thos. M	Credit	20	400
Hillock, Frank	Toronto	50	1,000
Henry, Thos. B	do	20	400
Jones, Rev. Wm	do	179	3,580
Jackes, Joseph	do	8	160
Jackes, Mrs. Emma	York Tp	80	1,600
Johnston, Watson	Thornhill	3	60
Jupp, Rev. Wm	Midland	22	440
Jackes, Price	Eglinton	20	400
Jones, Jas. Gordon	Toronto	15	300
Jackes, Jos., in trust	do	165	3,300
Keeler, Maria H	Colborne	23	460
Kirkpatrick, Rev. F. W	Kingston	20	400
Kirkpatrick, Estate of Marianne	do	20	400
Keefer, Wm. U	Galt	11	220
King, James	S. Quebec	37	740
King, E. F	Montreal	25	500
Kenny, J. J	Toronto	25	500
Kersteman, Wm., jun., and Beard, Joshua J.	do	33	660
Knox, Wm	do	25	500
Lee, Estate of Joseph	do	20	400
London and Canadian Loan and Agency Company	do	210	4,200
Laird, Rev. J. G	do	50	1,000
Laidlaw, Estate of Douglas	do	35	700
Leach, Hugh, in trust	do	698	13,960
Lyon, Mrs. Ann	Cheltenham	13	260
Matheson, Geo	Drummondville	2	40
Miller, Estate of R. S		8	160
Magrath, Chas	Toronto	260	5,200
Macdonald, John	do	40	800
Magrath, Thos. W	Clifton	80	1,600
Michie, Executors of James	Toronto	662	13,240
Magrath, Estate of Jas.	do	20	400
Magrath, Wm	Credit	20	400
Manning, Alex	Toronto	548	10,960
MacDonell, Wm. J	do	2	40
Murray, George	do	110	2,200
Myer, Mrs. E. C	Goderich	4	80
Munshaw, Mrs. Sarah A.	Thornhill	20	400
Murray, Mrs. M. J. H	Toronto	165	3,300
Maddison, Mrs. Mary C	do	47	940
Morrison, Estate of Angus	do	50	1,000
Moore, Hugh	do	70	1,400
Maddison, Mrs. E. A., in trust	do	1	20
Mackenzie, H. Gordon	do	50	1,000
Martens, T. H. A	do	221	4,420
Macpherson, R. D.	Montreal	100	2,000
McMurrich, Geo	Toronto	20	400
McMurrich, Mrs. John	do	1	20
McGillivray, Geo	Whitby	13	260
McMurrich, Mrs. Minnie G	Toronto	10	200
McKean, Mrs. Margaret J	do	25	500
McLachlan, Margaret H	do	15	300
McBean, Eliza	do	200	4,000
McCord, Miss Susan	do	12	240
McDiarmid, Mrs Mary	Ottawa	15	300
McMurrich, J. P	Toronto	77	1,540
McMurrich, W. B. & G., Trustees	do	78	1,560

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			$
McMurrich, W. B., & Rathbun, E. W., Trustees	do	78	1,560
McMurrich, W. B, in trust	do	138	2,760
Nevitt, Mrs. E. E	do	20	400
Osler & Moss	do	8	160
Orr, Mrs. Jennie, E	Woodstock	20	400
Osler, E. B	Toronto	20	400
Pyper, Mary	do	69	1,380
Paterson, Estate of Peter	do	101	2,020
Price, Mrs. Annie	do	20	400
Pipe, Estate of late Wm	Berlin	13	260
Postlethwaite, Colin W	Toronto	60	1,200
Playfair, John S	do	190	3,800
Perry, Estate of Mrs. Eliza	Schombrook	25	500
Peters, George	Peterboro	10	200
Phippen, John A	Belleville	500	10,000
Parkinson, Adam G	Toronto	3	60
Patton, Mrs. Deborah	do	65	1,300
Perram, Mrs. M. A	Hamilton	44	880
Patton, Joseph C	Toronto	25	500
Patton, Joseph C., in trust	do	25	500
Paterson, Thomas	Bowmanville	32	640
Pyper, George A	Woodstock	76	1,520
Paterson, Mrs. Mary	Toronto	21	420
Pyper, Edith C	Woodstock	41	820
Philpot, Fred V	Toronto	50	1,000
Quealy, Bridget	do	1	20
Rothwell, Estate of late John	Kingston	7	140
Ranney, H. R	St. John, N.B	66	1,320
Rattray, Alex	Galt	40	800
Rowsell, Henry	Toronto	40	800
Robinson, Chris	do	153	3,060
Rathbun, E. W., in trust	Deseronto	12	240
Rathbun, E. W., in trust	do	13	260
Rathbun, E. W., in trust	do	12	240
Rathbun, Bunella	do	14	280
Rutherford, E. H	Toronto	66	1,320
Ridout, Percival F	do	23	460
Ramsay, Wm	do	191	3,820
Rathbun, Mrs. Louisa S	Deseronto	48	960
Rathbun, E. W., in trust	do	4	80
Rayburn, Richard	do	10	200
Reid, J. Y., and Rev. Wm. Gregg, Executors of Estate of W. R. Orr	Toronto	80	1,600
Rathbun, E. W., in trust	Deseronto	5	100
Rathbun, Herbert B	do	3	60
Rathbun, Miss Louise	do	3	60
Rathbun, E. W., in trust	do	3	60
Reid, James	Toronto	50	1,000
Ross, Elizabeth P	Port Hope	5	100
Ryerson, C. E., in trust	Toronto	150	3,000
Seels, John H., Estate of	do	19	380
Smith, Mrs. Mary E	do	190	3,800
Smith, L. W	do	10	200
Simpson, Hon. J	Bowmanville	80	1,600
Scott, Mrs. Jessie	Quebec	8	160
Strachan, Mrs. Margaret A	Toronto	47	940
Sinclair, James	do	13	260
Smith, A. M	do	316	6,320

WESTERN ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			$
Smith, George	Toronto	15	300
Smith, Alex	do	5	100
Sherrard, Mrs. Eliza A	do	43	860
Smith, Miss Jane	do	5	100
Smith, Miss Annie	do	5	100
Strachan, Miss Agnes A	do	11	220
Stark & Co., John	do	111	2,220
Symons, Eliza Frear	do	9	180
Sims, R.	do	3	60
Stirling, Wm., M.D	Twillingate, Nfld.	36	720
Smith, W. H., Inspector in trust	Toronto	20	400
Scott, Jas., and R. H. Bethune, in trust	do	128	2,560
Thompson, Robert	do	120	2,400
Turner, John	do	60	1,200
Taylor, Samuel	do	300	6,000
Talbot, Marcus, Estate of late	do	5	100
Turner, Robert C	do	25	500
Taylor, Mrs. Ann	do	33	660
Thompson, Robert, Mgr., in trust	do	100	2,000
Thorburn, Miss Mary	do	7	140
Thomson, Thos. McL	do	30	600
Timms, Miss Eliz	do	50	1,000
Thorburn, Miss Catherine	do	2	40
Vidal, B. H.	do	20	400
Wallis, Thos. G., Estate of	do	20	400
Walker, Robert	do	12	240
Wilkes, Alfred J	Brantford	33	660
Worham, Helen S.	Brockville	6	120
Webb, Thomas	Toronto	20	400
Wills, Thomas	Belleville	50	1,000
Wills, Alex.	Toronto	100	2,000
Wilson, Wm. B	Thornhill	26	520
Wightman, John, jun	Toronto	20	400
Wilson, Wm	do	92	1,840
	Total	20,000	400,000

STATEMENT of Assessment made on Companies, as under, for year ending 31st March, 1883, in accordance with the Insurance Acts of 1875 and 1877.

Companies.	Assessment.	Companies.	Assessment.
	$ cts.		$ cts.
Accident	47 19	Ontario Mutual	188 57
Ætna Fire	134 35	Phenix of Brooklyn	33 62
Ætna Life	588 50	Phœnix of London	237 64
Agricultural of Watertown	60 40	Quebec	58 05
Anchor	34 84	Queen	253 20
British Empire	30 26	Reliance	20 10
British America	182 42	Royal Canadian	352 11
Briton Life	3 36	Royal	689 31
Canada Fire and Marine	38 40	Scottish Imperial	84 18
Canada Life	853 33	Scottish Union	43 80
Citizens	230 15	Sovereign	119 39
City of London	147 96	Standard	275 33
Commercial Union	382 60	Star	27 16
Confederation	323 07	Sun	263 32
Dominion Safety Fund	15 00	Toronto Life	6 11
Equitable	295 54	Travelers	155 43
Federal	8 23	Union Mutual	120 98
Fire Insurance Association	129 21	United States	1 79
Guarantee Co	52 99	Western	563 60
Guardian	82 76		
Hartford	120 32	*Retired Companies.*	
Imperial	208 99		
Lancashire	242 77	Briton Medical	34 55
Life Association of Canada	52 22	Connecticut	137 69
Liverpool and London and Globe	199 24	Edinburgh	20 24
London Assurance	78 65	Life Association of Scotland	96 86
London Guarantee and Accident	21 71	National Life	10 89
London and Lancashire Fire	122 46	New York Life	109 59
London and Lancashire Life	120 08	North Western	32 00
London Mutual Fire	122 11	Phœnix Mutual Life	73 43
Metropolitan Life	26 77	Scottish Amicable	17 76
North American	89 72	Scottish Provident	5 67
North British	346 78	Scottish Provincial	30 94
Northern	153 97		
Norwich Union	85 06	Total	9,694 72

APPENDIX.

CO-OPERATIVE LIFE INSURANCE.

Extract from Commons Debate (Hansard), March 11th, 1884.

Sir LEONARD TILLEY moved that the House resolve itself into Committee of the Whole to consider the following Resolution;—

"That it is expedient to amend the Consolidated Insurance Act, 1877, with respect to companies transacting the business of Life Assurance under the title of 'Co-operative Life Insurance Companies,' 'Mutual Benefit Associations,' and the like." He said: Perhaps I shall best explain the nature of the Bill and the necessity for it by reading a memorandum which has been placed in my hands by the Inspector of Insurance:

"Associations of the nature described in this Bill have been declared to be Life Insurance Companies by several decisions of the Courts in the United States; and, according to the opinion of our Department of Justice, come within the scope of our Life Insurance Statute, and cannot therefore legally do business in Canada without a license and without making the deposit of $50,000.

"In their original form, these were institutions of a fraternal or benevolent character, merely collecting assessments on the death of a member to pay funeral expenses, or a beneficiary gift to the family. Thus, having no capital or accumulated funds, nor needing a reserve to be kept in hand, they would clearly be unable to comply with the Statute by making a deposit. It appears, therefore, to be necessary to apply special legislation to them (as has been done in most of the States of the Union), and the present Bill proposes in effect to exempt them from the operation of the Life Insurance Act under certain conditions, and thus to legalize the actions of the numerous benevolent associations which are at present under the ban of the law.

"Although the origin of these associations was as above stated, numerous companies have been started on the same system for the purposes of profit, and come into competition with the regular life companies, asserting that they can give insurance at a cheaper rate, and thus appealing successfully to a large class of the population. Whether such a system can be permanently carried on or not (which need not be discussed), it is clear that it opens a road for an immense amount of fraud; because, as the profits and charges for commissions and expenses are made on each assessment, the more numerous the deaths the greater will be the returns, and hence arises a temptation to increase the number of deaths by insuring bad lives and by other fraudulent artifices. This has been repeatedly done, as in the notorious 'graveyard' insurances in the State of Pennsylvania and elsewhere, immense gains having accrued to the managers before the inevitable collapse came. There seems no safeguards against this except:

"(1.) A directorate which shall be known to the people and whose characters may be judged of. This is attempted to be secured by requiring the Company to be incorporated within Canada.

"(2.) By requiring a full statement of their business and accounts annually or oftener. If these accounts are satisfactory, the Minister of Finance is empowered to exempt the Company from the operation of the Insurance Act, and to continue such exemption so long as the Company appears to be honestly and satisfactorily managed.

"The publication of these accounts in the Annual Report of the Superintendent of Insurance will insure all the publicity necessary to enable the public to judge the quality of the Company.

"The Government herein accept no responsibility except that of refusing the exemption when a company appears to be badly mismanaged or tainted with fraud; and the necessity of retaining this power of refusal may be illustrated by the fact

stated by the Commissioner of Pennsylvania, that out of 236 such companies organized under a Statute of 1876, it was found, in 1881, that 171 of these had been dissolved by the courts; 7 had voluntarily ceased business; 21 had failed to report to him, having probably become disorganized, and only 37 had reported to his Department.

"With regard to foreign companies, the Bill does not affect them, but leaves them as at present to enter Canada by complying with the Life Assurance Act. This is no hardship upon them, because if they are really benevolent or fraternal associations they can readily obtain incorporation for their Canadian branches; and if they are companies worked merely for the sake of profit, it is not too much to require that they shall make the deposit of $50,000 as a guarantee of good faith, and be otherwise subjected to the same stringent rule of supervision as the regular life companies with whom they are competing."

As stated here, it has been decided that these companies are operating contrary to law. No action has been taken in any of the Provinces, that I know of, but communication has been had with the Government, urging that some step should be taken to authorize them to do business, and this measure is proposed for that purpose. It requires from these benevolent societies no deposits but it requires that they should be incorporated, that they should have offices for the transaction of business, and that they should transmit to the Inspector of Insurance, once a year, or as often as the Government requires, a statement of their business and organization.

Sir Richard Cartwright. Does it cover both American and Canadian companies?

Sir Leonard Tilley. It covers American companies, if by their branches they are incorporated—not otherwise.

Resolution considered in Committee, reported, read the first and second times, and concurred in.

Sir Leonard Tilley introduced Bill (No. 118) to amend the Consolidated Insurance Act of 1877, based on the Resolution.

Bill read the first time.

(Bill referred to in preceding as introduced, but subsequently withdrawn)

BILL.

An Act to modify the application of "The Consolidated Insurance Act, 1877."

Whereas it is expedient to amend "*The Consolidated Insurance Act*, 1877," with regard to companies transacting business of life insurance under the title of "Co-operative Life Insurance Companies," "Mutual Benefit Associations," and the like: Therefore, Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. The word "company" in this Act shall be construed and interpreted in the same manner as in the Act cited in the preamble; and a penalty imposed for contravention of this Act, the amount whereof is fixed by reference to any section of the Act aforesaid, shall be recoverable and applicable, in like manner as that imposed by such section, all the provisions whereof shall apply to it and to the offence for which it is imposed.

2. Any company incorporated within Canada, which transacts business of life insurance by covenanting to pay, on the death of a member of such company, a sum of money solely from the proceeds of assessments or dues collected or to be collected from the members thereof for that purpose, may, at the discretion of the Minister of Finance, on report of the Superintendent of Insurance, approved by the Treasury Board, be exempted from the operation of "*The Consolidated Insurance Act*, 1877," on the conditions hereinafter specified.

3. Companies to be thus exempted shall register their titles or corporate names in the office of the Superintendent of Insurance. They shall also make attested returns of their condition and affairs at such times and in such form, and attested in such manner, as is prescribed by the Minister of Finance; and the Superintendent of Insurance shall include such returns in his annual report. Any failure to make such returns when called for by the Superintendent of Insurance shall subject such company and any officer thereof to the penalty mentioned in the twenty-second section of the Act hereinbefore cited.

4. The registration of a company shall cease to be valid on the thirty-first day of March in each year, but shall be renewable, from year to year, at the discretion of the Minister of Finance.

5. No company shall carry on, within Canada, any business of the nature described in the second section of this Act, without being licensed under the Act above cited, or being registered under this Act; and any director, manager, agent or other officer of a company so doing business, and any person who transacts any business on behalf of such company, shall be liable to the penalty mentioned in the thirteenth section of the Act hereinbefore cited.

6. In the case of any contract of insurance entered into, or any certificate of membership or policy of insurance issued by any company, before the passing of this Act, assessments may be made and collected and claims paid and all business connected therewith transacted without any penalty being incurred.

INDEX, 1883.

Companies, &c.	Annual Statements.						Abstract of Statements.					List of Stockholders.
	Fire.	Life.	Marine.	Accident.	Guarantee.	Steam Boiler	Fire.	Life.	Marine.	Accident or Guarantee.	General.	
ccident..... Page	.....	.....	.....	273	.....	.....	.....	.....	.....	lx	lxi	293
tna Fire	5	.....	.....	.....	.....	.....	xxix	.....	xxxvii	.....	xxxix	.....
tna Life	.....	135	.....	.....	.....	.....	.....	liii	.....	.....	.....	.....
gricultural of Watertown	8	.....	.....	.....	.....	.....	xxix	.....	xxxvii	.....	.....	295
nchor	.....	.....	11	.....	.....	.....	.....	.....	.....	.....	.....	297
oiler Inspection	.....	.....	.....	.....	.....	287	.....	.....	xxxvii	.....	xxxviii	298
ritish America	14	.....	.....	.....	.....	.....	xxviii	.....	.....	.....	.....	.....
ritish Empire	.....	139	.....	.....	.....	.....	.....	lii	.....	.....	.....	.....
riton Life	.....	143	.....	.....	.....	.....	.....	lii	.....	.....	.....	.....
riton Medical	.....	145	.....	.....	.....	.....	.....	lii	.....	.....	.....	.....
anada Agricultural	23	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
aledonian	20	.....	.....	.....	.....	.....	xxviii	.....	.....	.....	lvi	301
anada Life	.....	147	.....	.....	.....	.....	.....	lii	.....	lx	.....	304
itizens'	26	154	.....	277	.....	.....	xxviii	lii	.....	.....	.....	.....
ity of London	32	.....	.....	.....	.....	.....	xxviii	.....	.....	.....	.....	.....
ommercial Union	36	157	.....	.....	.....	.....	xxviii	lii	.....	.....	.....	308
onfederation Life	.....	162	.....	.....	.....	.....	.....	lii	.....	.....	.....	.....
onnecticut Mutual	.....	166	.....	.....	.....	.....	.....	liii	.....	.....	.....	310
ominion Safety Fund	.....	168	.....	.....	.....	.....	.....	lx	.....	.....	.....	.....
dinburgh	.....	172	.....	.....	.....	.....	.....	lii	.....	.....	.....	.....
quitable	.....	176	.....	.....	.....	.....	.....	liii	.....	.....	.....	311
ederal	.....	180	.....	.....	.....	.....	.....	lii	.....	.....	.....	.....
ire Insurance Associat'n.	40	.....	.....	.....	.....	.....	xxviii	.....	.....	.....	.....	.....
uarantee	.....	.....	.....	.....	283	.....	.....	.....	.....	lxi	lxi	314
uardian	43	.....	.....	.....	.....	.....	xxviii	.....	.....	.....	.....	.....
artford	48	.....	.....	.....	.....	.....	xxix	.....	.....	.....	.....	.....
mperial	51	.....	.....	.....	.....	.....	xxviii	.....	.....	.....	.....	.....
ancashire	54	.....	.....	.....	.....	.....	xxviii	.....	.....	.....	.....	.....
ife Association of Canada	.....	183	.....	.....	.....	.....	.....	lii	.....	.....	.....	316
ife Association of Scotland	.....	187	.....	.....	.....	.....	.....	lii	.....	.....	.....	.....
iverpool and London and Globe	57	191	.....	.....	.....	.....	xxviii	lii	.....	.....	.....	.....
ondon and Lancashire Fire	62	.....	.....	.....	.....	.....	xxviii	.....	.....	.....	.....	.....
ondon and Lancashire Life	.....	195	.....	.....	.....	.....	.....	lii	.....	.....	.....	.....
ondon Assurance	65	200	.....	.....	.....	.....	xxviii	lii	.....	.....	.....	.....
ondon Guarantee and Accident	.....	.....	.....	278	278	.....	.....	.....	.....	lx	.....	.....
ondon Mutual Fire	69	.....	.....	.....	.....	.....	xxviii	.....	.....	.....	.....	.....
etropolitan Life	.....	202	.....	.....	.....	.....	.....	liii	.....	.....	.....	.....
ational Life	.....	204	.....	.....	.....	.....	.....	liii	.....	.....	.....	.....
ational of Ireland	72	.....	.....	.....	.....	.....	xxviii	.....	.....	.....	.....	.....
ew York Life	.....	207	.....	.....	.....	.....	.....	liii	.....	.....	.....	.....
orth American	.....	211	.....	.....	.....	.....	.....	lii	.....	.....	.....	317
orth British	78	215	.....	.....	.....	.....	xxviii	lii	.....	.....	.....	.....
orthern	86	.....	.....	.....	.....	.....	xxviii	.....	.....	.....	.....	.....
orth-Western	.....	217	.....	.....	.....	.....	.....	liii	.....	.....	.....	.....
orwich Union	90	.....	.....	.....	.....	.....	xxviii	.....	.....	.....	.....	.....
ntario Mutual Life	.....	219	.....	.....	.....	.....	.....	lii	.....	.....	.....	.....
henix of Brooklyn	92	.....	.....	.....	.....	.....	xxix	.....	xxxvii	.....	xxxix	.....
hœnix of London	96	.....	.....	.....	.....	.....	xxviii	.....	.....	.....	.....	.....
hœnix of Hartford	.....	223	.....	.....	.....	.....	.....	liii	.....	.....	.....	.....
rovincial, Estate	98	.....	.....	.....	.....	.....	.....	.....	.....	.....	xxxix	318
uebec	99	.....	.....	.....	.....	.....	xxviii	.....	.....	.....	.....	.....

INDEX—*Continued.*

Companies, &c.	Annual Statements.						Abstract of Statements.					List of Stockholders.
	Fire.	Life.	Marine.	Accident.	Guarantee.	Steam Boiler	Fire.	Life.	Marine.	Accident or Guarantee.	General.	
Queen	102	225					xxix	lii				
Reliance		228						lii				
Royal Canadian	107						xxviii		xxxvii		xxxviii	32
Royal	111	232					xxix	lii				
Scottish Amicable		235						liii				
Scottish Imperial	115						xxix					
Scottish Provident		239						liii				
Scottish Provincial		242						liii				
Scottish Union	117						xxix					
Sovereign	120						xxviii				xxxix	33
Standard		246						liii				
Star		250						liii				
Sun		252		281				lii		lx	lvi	34
Toronto		257						lii				34
Travelers'		259		282				liii		lx		
Union Mutual		262						liii				
United States		266						liii				
Western	125						xxviii		xxxvii		xxxviii	344

SUNDRIES.

PAGE.

SUPERINTENDENT'S REPORT, 21st July, 1884 ..... v to xx
Summary of *Fire Premiums*, 1869 to 1883 ..... xxx and xxxi
Summary of *Fire Losses*, 1869 to 1883 ..... xxxii and xxx
Summary of *Fire Insurance*, 1869 *to* 1883 xxxv
GENERAL TABLES I. to VII.—Assets, Liabilities, Income and Expenditure ..... xl to xli
Percentage or Ratios ..... xlviii and xli
Income and Expenditure of Citizens' Insurance Company—Fire, Accident, and Guarantee Departments—for 1883 .....
Increase or decrease of Items of Life Insurance ..... liv and lv
Payments to Policy holders lvi
LIFE INSURANCE terminated in 1883 li
List of Companies licensed to do business of Insurance, with names of Chief Agents, residence, and amount of deposit with Receiver-General, as at 12th July, 1884 ..... lxii to lxi
List of Acts relating to Insurance, passed and assented to Second Session, Fifth Parliament, 47 Vic., 1884 29
Appendix—List of Stockholders of the various Companies ..... 293 to 34
Statement of Assessment made on Companies 34
Co-operative Life Insurance 35

OFFICE OF THE
SUPERINTENDENT OF INSURANCE,
OTTAWA, 26th March, 1885.

SIR,—I have the honor to enclose an abstract of the business of Fire and Marine nsurance in Canada for the year 1884.

This abstract has been made from the attested statements returned by the Com-anies, but must be considered as subject to correction, when I shall have the honor o report to you their statements in full, after personally visiting the head offices.

I have the honor to be, Sir,
Your most obedient servant,
J. B. CHERRIMAN,
Superintendent of Insurance.

Hon. Sir LEONARD TILLEY, K.C.M.G., C.B.
Minister of Finance.

ABSTRACT FOR THE YEAR 1884.

Fire Insurance in Canada—Canadian Companies.

—	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount Paid for Losses.	Unsettled Claims.	
						Not Resisted.	Resisted.
	$	$	$	$	$	$	$
British America	152,920	16,672,322	16,264,815	87,306	92,961	7,474	None.
Citizens'	228,497	23,038,305	26,668,094	149,497	148,531	14,016	2,000
London Mutual Fire	118,216	16,612,523	40,488,508	80,606	75,748	10,841	4,303
Quebec	66,720	5,500,011	7,041,593	38,266	34,829	6,900	None.
Royal Canadian	243,729	23,369,239	22,076,577	158,907	161,489	14,677	None.
6. Western	330,518	33,555,147	35,429,358	231,129	249,179	23,157	None.
Total for 1884	1,140,660	118,747,547	147,968,945	745,711	762,737	77,065	6,303
Total for 1883	1,091,801	122,302,460	147,930,173	777,071	760,430	101,956	8,633

BRITISH COMPANIES.

Caledonian	90,947	8,426,621	8,211,249	61,956	67,032	6,308	None.
City of London	‡171,502	**13,453,552	15,473,888	83,979	94,585	9,952	4,736
Commercial Union	312,381	27,369,127	28,060,143	230,805	237,611	15,388	1,300
Fire Insurance Association	134,109	13,619,081	17,762,005	93,529	88,231	8,160	5,588
Glasgow and London	*141,358	†13,213,542	13,268,033	115,044	109,609	5,135	300
Guardian	143,518	15,109,347	12,408,610	72,714	68,562	3,038	1,115
Imperial	205,142	19,877,894	20,181,050	98,686	128,330	4,551	None.
Lancashire	226,468	20,437,301	22,123,978	155,180	151,256	12,952	4,400
Liverpool and London and Globe	213,133	23,722,675	29,487,959	115,428	122,211	2,765	None.
London and Lancashire	93,115	9,058,069	10,647,417	55,357	57,974	5,676	None.
London Assurance	63,415	9,354,606	7,677,227	38,042	40,626	None.	None.
National of Ireland	45,969	5,415,078	4,146,563	27,125	24,700	6,220	None.
North British	323,171	40,776,397	39,704,241	200,176	190,535	15,935	8,184
Northern	193,755	16,870,284	18,167,952	167,821	166,240	9,124	3,044
Norwich Union	92,451	9,962,164	9,065,638	51,507	48,063	1,897	2,500
Phœnix of London	225,510	21,801,388	24,544,403	167,235	176,594	1,817	9,986

Queen	226,932	21,424,532	21,945,507	138,522	140,051	1,951	10,000
Royal	531,307	56,734,248	104,490,355	344,894	350,084	22,075	None.
19. Scottish Union and National	51,033	7,832,540	6,074,950	17,845	18,294	2,585	None.
Total for 1884	3,485,216	354,458,446	413,441,198	2,235,645	2,280,588	135,245	51,153
Total for 1883	3,178,850	350,993,028	380,613,572	2,096,108	1,992,671	241,879	28,705

AMERICAN COMPANIES.

Ætna	114,885	12,469,928	7,450,320	52,701	55,224	5,675	None.
Agricultural of Watertown	74,840	7,780,314	20,139,379	34,866	33,740	3,023	None.
Hartford	135,369	11,771,247	12,045,719	78,542	85,534	4,197	None.
4. Phenix of Brooklyn	42,487	6,878,536	4,462,228	18,297	17,500	1,025	None.
Total for 1884	367,581	38,900,025	44,097,646	184,406	191,998	13,920	None.
Total for 1883	354,090	40,284,814	41,720,296	184,283	167,127	25,877	None.

RECAPITULATION.

6 Canadian Companies	1,140,660	118,747,547	147,968,945	745,711	762,737	77,065	6,803
19 British Companies	3,485,216	354,458,446	413,441,198	2,235,645	2,280,588	135,245	51,153
4 American Companies	367,581	38,900,025	44,097,646	184,406	191,998	13,920	None.
Grand Total for 1884	4,993,457	512,106,018	605,507,789	3,165,762	3,235,323	226,230	57,456
Grand Total for 1883	4,624,741	513,580,302	572,264,041	3,057,467	2,920,228	369,712	37,338

*Not including $124,272 for insurance of risks of Sovereign Insurance Company.
†Not including $17,461,349 re-insured from Sovereign Insurance Company.
‡Not including $6,034 for re-insurance of risks of Scottish Imperial Insurance Company.
**Not including $2,048,683 re-insured from Scottish Imperial Insurance Company.

INLAND Marine Insurance Business in Canada, 1884.

[illegible]	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses Incurred during the Year.
					Not Resisted.	Resisted.	
CANADIAN COMPANIES.	$	$	$	$	$	$	$
British America	16,060	3,791,749	None.	13,104	None.	None.	13,104
Royal Canadian	18,881	2,946,585	None.	13,718	252	None.	10,663
Western	24,442	5,179,545	4,000	14,917	1,277	None.	14,873
	59,383	11,917,879	4,000	41,739	1,529	None.	38,640
AMERICAN COMPANIES.							
Ætna	3,064	732,754	None.	261	None.	None.	261
Phenix of Brooklyn	3,797	1,583,330	None.	8,521	800	None.	9,321
	6,861	2,316,084	None.	8,782	800	None.	9,582

RECAPITULATION.

Canadian Companies.....	59,383	11,917,879	4,000	41,739	1,529	None.	38,640
American Companies.....	6,861	2,316,084	None.	8,782	800	None.	9,582
Total.....	66,244	14,233,963	4,000	50,521	2,329	None.	48,222

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Inland Marine and Ocean business done by Companies combining these branches, for 1884.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Losses Paid.	Unsettled Claims.		Net Amount of Losses Incurred during the Year.	Remarks.
					Not Resisted.	Resisted.		
	$	$	$	$	$	$	$	
Fire Insurance	677,473	63,730,483	64,095,821	508,428	71,566	12,096	482,062	In all countries, 31st Dec., 1884.
Inland Marine	47,733	9,447,132	373,587	18,708	None.	None.	18,633	
Marine, Ocean	37,010	1,185,957	398,854	32,600	2,940	None.	15,992	
	762,216	74,363,572	64,868,262	559,736	74,506	12,096	516,687	

ROYAL CANADIAN INSURANCE COMPANY, MONTREAL.

Fire Insurance	243,729	23,369,239	22,076,577	161,489	14,677	None.	158,907	In Canada, 31st Dec, 1884.
Inland Marine	18,881	2,946,585	None.	13,718	252	None.	10,663	
Marine, Ocean	127,552	4,305,805	993,472	51,657	22,829	None.	69,193	
	390,162	30,621,629	23,070,049	226,864	37,758	None.	238,763	

WESTERN ASSURANCE COMPANY, TORONTO.

Fire Insurance	1,206,279	106,867,129	102,188,988	955,847	92,147	500	926,402	In all countries, 31st Dec., 1884.
Inland Marine	96,264	15,670,972	781,158	48,623	16,538	None.	61,097	
Marine, Ocean	122,076	9,092,189	621,170	114,783	9,030	5,000	94,162	
	1,424,619	131,630,290	103,591,316	1,119,253	117,715	5,500	1,081,661	

PHENIX INSURANCE COMPANY OF BROOKLYN, U.S.

Fire Insurance	42,487	6,878,536	4,462,228	17,500	1,025	None.	18,297	In Canada, 31st Dec., 1884.
Inland Marine	3,797	1,583,330	None.	8,521	800	None.	9,321	
Marine, Ocean	27,779	2,653,830	None.	23,374	None.	None.	23,374	
	74,063	11,115,696	4,462,228	49,395	1,825	None.	50,992	

ÆTNA FIRE INSURANCE COMPANY.

Fire Insurance	114,885	12,469,928	7,450,320	55,224	5,675	None.	52,701	In Canada, 31st Dec., 1884.
Inland Marine	3,064	732,754	None.	261	None.	None.	261	
	117,949	13,202,682	7,450,320	55,485	5,675	None.	52,962	

QUEBEC FIRE ASSURANCE COMPANY.

Fire Insurance	67,487	5,568,761	7,096,595	35,578	6,900	None.	39,014	In all countries, 31st Dec., 1884.

TABLE I.—Showing the TOTAL ASSETS, and their Nature, of Canadian

CANADIAN COM

Companies.	Commenced Business.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		$	$ cts.	$ cts.
British America	1833	90,000 00	1,800 00	803,256 90
Citizens'	1st January, 1865	85,000 00	None.	87,851 50
London Mutual Fire	1859	None.	1,541 55	34,525 60
Quebec	1818	32,000 00	None.	62,300 00
Royal Canadian	13th August, 1873	None.	28,000 00	257,859 18
Western	August, 1851	70,000 00	17,850 00	624,354 00

*Including premium notes, $263,440.94.

ompanies doing business of Fire and Inland Marine Insurance.

ANIES—ASSETS—1884.

Loans on Collaterals.	Agents' Balances and Bills receivable.	Cash on hand and in Banks, or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	57,721 08	74,750 57	1,083 75	15,337 02	1,043,949 32	Fire, Inland & Ocean.
None.	30,859 07	10,155 97	2,840 00	28,857 44	245,563 98	do and Accident.
None.	*278,730 74	52,186 27	728 50	753 66	368,466 32	do
None.	2,978 37	59,429 96	1,367 38	807 18	158,882 89	do
72,000 00	46,705 22	197,600 34	None.	41,134 99	643,299 73	do Inland & Ocean.
None.	182,220 52	237,854 28	3,238 73	44,069 83	1,179,587 36	do do

TABLE II.—Showing the Assets in Canada of British and American

BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stock, Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Caledonian	1883	None.	None.	91,529 84
City of London	1st September, 1881	None.	None.	102,200 00
Commercial Union	11th September, 1863	None.	None.	177,307 28
Fire Insurance Association	December, 1880	None.	None.	100,000 00
Glasgow and London	1st January, 1884	None.	None.	19,466 64
Guardian	1st May, 1869	None.	None.	105,944 00
Imperial	1864	None.	None.	102,804 15
Lancashire	July, 1864	None.	3,000 00	50,126 66
Liverpool and London and Globe	4th June, 1851	96,846 45	451,050 00	166,049 17
London and Lancashire	1st April, 1880	None.	None.	101,859 33
London Assurance	1st March, 1862	None.	None.	178,690 00
National of Ireland	2nd April, 1883	None.	None.	100,161 00
North British	1862	73,240 00	77,000 00	496,139 61
Northern	1867	None.	None.	105,000 27
Norwich Union	1st April, 1880	None.	None.	109,000 00
Phœnix of London	1804	None.	None.	140,192 26
Queen	5th July, 1859	2,060 00	None.	184,703 00
Royal	About 1848	120,000 00	None.	689,533 34
Scottish Union and National	February, 1882	None.	None.	122,673 00

AMERICA N

Ætna Fire	1821	None.	None.	112,940 00
Agricultural of Watertown	October, 1878	800 00	None.	122,000 00
Hartford	1836	None.	None.	105,495 20
Phenix of Brooklyn	1st May, 1874	None.	None.	123,000 00

ompanies doing business of Fire and Inland Marine Insurance in Canada.

SSETS IN CANADA—1884.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets in Canada.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	7,475 11	28,682 67	None.	3,000 00	130,687 62	Fire.
None.	5,567 12	15,545 77	None.	3,956 94	127,269 83	do
None.	13,552 70	10,123 67	None.	2,000 00	202,983 65	do
None.	14,968 37	6,669 42	None.	2,000 00	123,637 79	do
None.	13,678 47	119,076 81	None.	13,198 26	165,420 18	do
None.	None.	10,696 94	None.	None.	116,640 94	do
None.	None.	29,164 83	None.	None.	131,968 98	do
None.	15,141 75	110,079 85	1,850 94	750 00	180,949 20	do
1,495 00	7,839 44	156,983 92	8,242 75	2,000 00	890,506 73	Fire and Life.
None.	596 35	7,133 00	None.	750 00	110,338 68	Fire.
None.	None.	None.	None.	None.	178,690 00	Fire and Life.
None.	3,469 99	261 68	None.	5,000 00	108,892 67	Fire.
146,000 00	37,427 17	71,126 16	10,449 32	2,500 00	913,882 26	Fire and Life.
None.	3,783 41	14,186 16	1,106 66	2,877 53	126,954 03	Fire.
None.	5,962 17	40,141 27	160 20	None.	155,263 64	do
None.	3,112 79	15,528 56	1,242 93	None.	160,076 54	do
3,653 34	12,272 90	10,789 47	123 65	4,150 00	217,752 36	Fire and Life.
23,280 56	34,352 95	946 74	None.	7,678 23	875,791 82	do
None.	823 77	None.	None.	None.	123,496 77	Fire.

COMPANIES.

None.	11,014 26	12,174 24	None.	None.	136,128 50	Fire and Inland Marine
None.	7,767 27	None.	None.	None.	130,567 27	Fire.
None.	4,696 21	None.	None.	None.	110,191 41	do
None.	4,872 53	None.	None.	None.	127,872 53	Fire and Inland Marine

TABLE III.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—LIABILITIES, 1884.

Companies.	Unsettled Losses (F., I. & O.)	Reserve of Unearned Premiums (F., I. & O.) and Liability under other Branches.	Sundry.	Total Liability, not including Capital Stock.	*e* Excess of Assets over Liabilities, excluding Capital Stock. — *d* The Reverse.	Capital Stock paid up or in course of collection.	Surplus (if any) of Assets over Liabilities and Capital Stock.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
British America	86,602 01	460,497 28	27,021 59	574,120 88	*e* 469,828 44	500,000 00	.....	Fire, Inland and Ocean.
Citizens'	16,366 42	126,513 14	55,836 61	198,716 17	*e* 46,847 81	77,990 48	.....	do and Accident.
London Mutual Fire	15,143 37	269,659 84	None.	284,803 21	*e* 83,663 11	.....	83,663 11	do
Quebec	6,900 00	49,303 52	604 75	56,808 27	*e* 102,074 62	99,010 00	3,064 62	do
Royal Canadian	37,758 61	197,274 95	17,236 00	252,269 56	*e* 391,030 17	343,255 00	47,775 17	do Inland and Ocean.
Western	123,214 32	719,680 49	16,624 93	859,519 74	*e* 320,067 62	400,000 00	.....	do do

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1884.

BRITISH COMPANIES—LIABILITIES IN CANADA.

—	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	*e* Excess of Assets over Liabilities. — *d* The Reverse.	Nature of Business.
	$ cts.	$ cts	$ cts	$ cts.	$ cts	$ cts.	
Caledonian	6,307 50	54,601 16	.....	1,419 28	62,327 94	*e* 68,359 68	Fire.
City of London	14,687 36	113,585 07	.....	1,013 75	129,286 18	*d* 2,016 35	do
Commercial Union	16,688 39	182,789 14	.....	None.	199,477 53	*e* 3,506 12	do
Fire Insurance Association	13,747 91	98,645 25	.....	None.	112,393 16	*e* 11,244 63	do
Glasgow and London	5,435 00	77,581 54	.....	8,386 92	91,403 46	*e* 74,016 72	do
Guardian	4,152 50	72,764 52	.....	None.	76,917 02	*e* 39,723 92	do
Imperial	4,551 15	118,045 65	.....	None.	122,596 80	*e* 9,372 18	do
Lancashire	17,351 55	139,370 14	.....	75 00	156,796 69	*e* 24,152 51	do
Liverpool and London and Globe	2,765 06	158,791 60	50,000 00	1,350 00	212,906 66	*e* 677,600 07	Fire and Life.
London and Lancashire	5,676 24	63,798 53	.....	None.	69,474 77	*e* 40,863 91	Fire.
London Assurance	None.	38,823 08	4,000 00	None.	42,823 08	*e* 135,866 92	Fire and Life.
National of Ireland	6,220 00	22,075 51	.....	None.	28,295 51	*e* 80,597 16	Fire.
North British	24,119 27	175,118 97	275,000 00	None.	474,238 24	*e* 439,644 02	Fire and Life.
Northern	12,168 15	111,408 14	.....	1,451 43	125,027 72	*e* 1,926 31	Fire.
Norwich Union	4,397 29	49,980 52	.....	None.	54,377 81	*e* 100,885 83	do
Phœnix of London	11,803 09	145,475 58	.....	None.	157,278 67	*e* 2,797 87	do
Queen	11,667 00	135,665 08	75,000 00	409 81	222,741 89	*d* 4,989 53	Fire and Life.
Royal	22,075 08	478,225 49	292,538 09	None.	792 838 66	*e* 82,953 16	do
Scottish Union and National	2,584 75	26,781 52	.....	None.	29,366 27	*e* 94,130 50	Fire.

AMERICAN COMPANIES.

Ætna Fire	5,675 00	33,162 70	.....	None.	43,837 70	*e* 92,290 80	Fire and Inland Marine.
Agricultural of Watertown	3,023 00	105,465 87	.....	None.	108,488 87	*e* 22,078 40	Fire.
Hartford	4,196 67	70,385 84	.....	None.	74,582 51	*e* 35,608 90	do
Phenix of Brooklyn	1,825 00	25,508 53	.....	None.	27,333 53	*e* 100,539 00	Fire, Inland and Ocean.

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies Expenditure in Canada of British and

CANADIAN COMPANIES—INCOME

INCOME (CASH).

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British America	762,216 65	36,989 29	7,043 71	806,249 65	.....
Citizens'	228,497 02	5,852 86	13,731 96	248,081 84	.....
London Mutual Fire	118,245 63	2,606 75	1,379 64	122,232 02	.....
Quebec	67,487 22	4,568 08	1,664 17	73,719 47	160 00
Royal Canadian	390,162 11	22,832 93	479 84	413,474 88	15,250 00
Western	1,424,618 88	44,932 69	None.	1,469,551 57	.....
BRITISH					
Caledonian	90,947 46	4,401 15	None.	95,348 61	.....
City of London	177,535 96	4,259 82	None.	181,795 78	.....
Commercial Union	312,381 07	4,801 60	None.	317,182 67	.....
Fire Insurance Association	134,109 23	4,000 00	None.	138,109 23	.....
Glasgow and London	265,629 87	3,845 50	None.	269,475 37	.....
Guardian	143,517 89	4,331 33	None.	147,849 22	.....
Imperial	205,141 57	4,496 83	None.	209,638 40	.....
Lancashire	226,467 59	5,395 20	291 88	232,154 67	.....
Liverpool & London & Globe	213,132 54	38,701 89	4,535 58	256,370 01	.....
London and Lancashire	93,115 32	4,088 60	None.	97,203 92	.....
London Assurance	63,415 12	6,680 00	None.	70,095 12	.....
National of Ireland	45,969 16	4,006 44	None.	49,975 60	.....
North British	323,170 60	36,705 80	4,350 00	364,226 40	.....
Northern	193,754 50	4,995 74	None.	198,750 24	.....
Norwich Union	92,450 85	5,859 79	None.	98,310 64	.....
Phœnix of London	225,510 45	6,020 05	None.	231,530 50	.....
Queen	226,931 50	7,431 27	None.	234,362 77	.....
Royal	531,307 31	23,141 45	6,585 92	561,034 68	.....
Scottish Union and National	51,033 29	6,167 20	None.	57,200 49	.....
AMERICAN					
Ætna Fire	117,948 67	4,735 00	None.	122,683 67	.....
Agricultural of Watertown	74,840 07	None.	None.	74,840 07	.....
Hartford	135,369 34	3,390 00	None.	138,759 34	.....
Phenix of Brooklyn	74,062 91	None.	None.	74,062 91	.....

doing Fire or Inland Marine Insurance in Canada, and the Cash Income and American Companies in these Branches.

AND EXPENDITURE, 1884.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock-holders.	Total Cash Expenditure.	e Excess of Premiums over Losses Paid. — d The Reverse.	e Excess of Income over Expenditure. — d The Reverse.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
559,736 00	243,029 12	49,730 00	852,495 12	e 202,480 65	d 46,245 47	Fire, Inland and Ocean.
148,530 91	80,361 00	None.	228,891 91	e 79,966 11	e 19,189 93	Fire.
75,747 95	37,598 61	.....	113,346 56	e 42,497 68	e 8,885 46	do
35,577 64	16,914 67	4,945 50	57,437 81	e 31,909 58	e 16,281 66	do
226,863 67	92,515 29	None.	319,378 96	e 163,298 44	e 94,095 92	Fire, Inland and Ocean.
1,119,252 46	404,975 02	48,000 00	1,572,227 48	e 305,366 42	d 102,675 91	do do

COMPANIES.

67,032 08	22,003 99	.....	89,036 07	e 23,915 38	e 6,312 54	Fire.
94,585 23	41,502 16	.....	136,087 39	e 82,950 73	e 45,708 39	do
237,610 84	61,910 49	.....	299,521 33	e 74,770 23	e 17,661 34	do
88,231 30	37,854 14	.....	126,085 44	e 45,877 93	e 12,023 79	do
109,608 86	82,758 50	.....	192,367 36	e 156,021 01	e 77,108 01	do
68,561 51	33,858 33	.....	102,419 84	e 74,956 38	e 45,429 38	do
128,330 38	42,982 92	.....	171,313 30	e 76,811 19	e 38,325 10	do
151,255 82	54,502 63	.....	205,758 45	e 75,211 77	e 26,396 22	do
122,211 15	44,807 25	.....	167,018 40	e 90,921 39	e 89,351 61	do
57,973 73	23,508 53	.....	81,482 26	e 35,141 59	e 15,721 66	do
40,625 93	15,693 60	.....	56,319 53	e 22,789 19	e 13,775 59	do
24,700 42	18,344 69	.....	43,045 11	e 21,268 74	e 6,930 49	do
190,535 04	74,687 39	.....	265,222 43	e 132,635 56	e 99,003 97	do
166,240 22	39,826 92	.....	206,067 14	e 27,514 28	d 7,316 90	do
48,063 27	22,995 21	.....	71,058 48	e 44,387 58	e 27,252 16	do
176,593 80	52,439 65	.....	229,033 45	e 48,916 65	e 2,497 05	do
140,051 42	50,701 87	.....	190,753 29	e 86,880 08	e 43,609 48	do
350,083 84	127,363 38	.....	477,447 22	e 181,223 47	e 83,587 46	do
18,293 86	11,356 16	.....	29,650 02	e 32,739 43	e 27,550 47	do

COMPANIES.

55,484 96	21,732 06	.....	77,217 02	e 62,463 71	e 45,466 65	Fire and Inland Marine.
33,739 59	24,876 26	.....	58,615 85	e 41,100 48	e 16,224 22	Fire.
85,533 66	22,412 85	.....	107,946 51	e 49,835 68	e 30,812 83	do
49,394 89	17,910 47	.....	67,305 36	e 24,668 02	e 6,757 55	Fire, Inland and Ocean.

STATEMENT of Citizens' Insurance Company of Canada—Fire and Accident Departments—for the Year ended 31st December, 1884.

	Income—Cash.					Expenditure—Cash.					
Nature of Business.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on account of Capital Stock not included in Income.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stockholders.	Total Cash Expenditure.	*e* Excess of Premiums over Losses. — *d* The Reverse.	*e* Excess of Income over Expenditure. — *d* The Reverse.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Fire	228,497 02	5,852 86	13,731 96	248,081 84	.....	148,530 91	80,361 00	.....	228,891 91	*e* 79,966 11	*e* 19,189 93
Accident	19,268 85	None.	2,628 86	21,897 71	.....	6,988 76	9,982 23	.....	16,970 99	*e* 12,280 09	*e* 4,926 72
	247,765 87	5,852 86	16,360 82	269,979 55	None.	155,519 67	90,343 23	None.	245,862 90	*e* 92,246 20	*e* 24,116 65

ABSTRACT

OF

LIFE INSURANCE IN CANADA FOR 1884.

ABSTRACT

OF

ACCIDENT AND GUARANTEE INSURANCE FOR 1884.

(SUBJECT TO CORRECTION.)

†† ABSTRACT OF LIFE INSURANCE IN CANADA, FOR YEAR 1884.

—	†Premiums for Year.	Number of Policies new.	Amount of Policies new.	Number of Policies in force at date.	†Net Amount in force at date.	Number of Policies become Claims	†Net Amount of Policies become Claims.	†Claims Paid.	Unsettled Claims		Date of Return.
									Not Resisted	Resisted	
Canadian Companies.	$		$		$		$	$	$	$	
Canada Life	866,707	1,891	4,160,700	17,229	31,770,736	132	243,162	257,177	47,519	None.	31st Dec., 1884.
Citizens'	48,228	235	409,000	1,059	1,620,276	15	15,419	16,686	1,000	None.	30th April, 1884.
Confederation	350,138	1,401	2,256,815	8,051	12,216,276	55	64,527	61,767	11,595	None.	31st Dec , 1884.
Dominion Safety Fund	31,372	305	305,000	1,983	1,983,000	8	8,000	8,000	None.	None	31st Dec., 1884.
Federal	20,914	346	496,750	610	872,645	5	7,000	7,000	None.	None.	31st Dec., 1884.
Life Association of Canada	41,585	92	122,900	955	1,083,955	21	26,530	12,230	14,500	3,000	31st Dec., 1884.
North American General	117,763	874	1,831,100	1,819	3,400,950	3	6,994	7,294	None.	None.	31st Dec., 1884.
North American Industrial		None.	None.	409	68,329	11	1,697	1,697	None.	None.	
Ontario Mutual	223,950	1,658	2,351,150	6,086	7,716 901	36	41,854	38,854	5,000	None.	31st Dec., 1884
9. Sun	168,543	868	1,225,300	3,807	5,811,640	29	48,287	53,924	6,278	None.	31st Dec., 1884.
Totals for 1884	1,869,200	7,670	13,158,715	42,008	66,544,708	315	463,470	464,629	.....	.....	
Totals for 1883	1,652,543	7,210	11,883,317	37,471	59,213,609	323	554,791	566,232	.....	.....	
Increase, *i*—Decrease, *d*	*i* 216,657	*i* 460	*i* 1,275,398	*i* 4,537	*i* 7,331,099	*d* 8	*d* 91,321	*d* 101,603	.....	.....	
British Companies.											
British Empire	69,073	575	1,080,300	998	2,054,613	1	1,000	2,000	None.	None.	31st Dec., 1884.
Briton Life	2,311	None.	None.	50	89,039	1	1,000	11,000	None.	None.	31st Dec., 1884.
*Briton Medical	24,073	None.	None.	342	753,708	17	48,016	51,496	60	None.	31st Dec., 1884.
Commercial Union	19,618	6	10,707	294	692,964	9	25,529	23,973	3,051	None.	31st Dec , 1884.
*Edinburgh	15,876	None.	None.	188	473,889	7	26,037	27,010	2,433	None.	31st March, 1884.
*Life Association of Scotland	70,152	None.	None.	1,441	2,682,870	30	88,379	75,439	51,800	None.	5th April, 1884.
Liverpool and London and Globe	8,491	17	11 946	188	272,570	4	3,800	1,500	2,300	None.	31st Dec., 1884.
London and Lancashire	126,453	532	854,750	2,505	3,963,972	25	37,177	41,217	4,000	None.	31st Dec., 1884.
London Assurance	849	None.	None.	7	27,121	None.	None.	None.	None.	None.	31st Dec., 1884.
North British	24,121	10	48,700	322	928,107	7	21,111	16,621	4,490	None.	30th Nov., 1884.
Queen	10,545	3	3,000	205	380,666	2	1,811	1,000	811	None.	31st Dec., 1884.
*Reliance	13,938	None.	None.	293	393,305	5	6,563	7,034	2,563	None.	31st Jan., 1885.
Royal	23,466	10	24,200	319	895,198	5	18,456	18,436	1,076	None.	31st Dec., 1884.

*Scottish Provident	4,442	None.	None.	92	209,741	1	2,433	4,380	None.	None.	31st Dec., 1884.
*Scottish Provincial	24,022	None.	None.	489	903,097	9	8,076	11,266	1,578	None.	31st Jan., 1885.
Standard	276,316	578	1,123,779	4,184	8,729.543	37	106,211	94,108	43,752	None.	15th Nov., 1884.
18. Star	19,389	29	54,507	298	653,296	9	17,840	17,840	None.	None.	31st Dec., 1884.
Totals for 1884	743,011	1,760	3,211.889	12,390	24,552.787	175	427,428	418,329	.....	.....	
Totals for 1883	707,468	1,699	3,278,008	11,625	23,511,712	172	374,172	443,873	.....	.....	
Increase, *i*—Decrease, *d*	*i* 35,543	*i* 61	*d* 66,119	*i* 765	*i* 1,011,075	*i* 3	*i* 53,256	*d* 25,544	.....	.....	
American Companies.											
Ætna	578,760	1,065	1,650,117	11,487	14,893,319	188	217,722	206,003	31,303	2,500	31st Dec , 1884.
*Connecticut	95,223	None.	None.	1,758	3,372,041	48	110,717	129,717	3,000	None.	31st Dec., 1884.
Equitable	341,227	850	2,169,895	3,835	9,526,183	34	74,448	74,448	1,500	None.	31st Dec., 1884.
Metropolitan	9,615	None.	None.	191	343,682	4	25,000	24,000	15,000	None.	31st Dec., 1884.
*National	7,878	None.	None.	328	329,514	5	4,216	4,065	1,500	None.	31st Dec., 1884.
New York	149,428	594	1,851,250	1,875	5,049,666	20	58,820	48,538	14,998	None.	31st Dec., 1884.
*North Western	22,472	None.	None.	544	774,092	6	5,100	5,445	1,000	None.	31st Dec., 1884.
*Phœnix of Hartford	54,038	None.	None.	1,564	1,844,419	32	42,887	39,658	14,742	None.	31st Dec., 1884.
Travelers'	128,762	377	701,000	2,706	3,962,451	31	54,286	53,321	6,412	None.	31st Dec., 1884.
Union Mutual	117,867	431	721,375	2,586	4,028,624	37	41,570	45,213	7,070	3,480	31st Dec., 1884.
11. United States	13,721	142	230,100	264	492,605	1	5,000	5,000	None.	None.	31st Dec., 1884.
Totals for 1884	1,518,991	3,459	7,323,737	27,138	44,616,596	406	639,766	635,408	.....	.....	
Totals for 1883	1,414,738	3,263	6,411,635	25,638	41,471,554	407	579,353	582,924	.....	.....	
Increase, *i*—Decrease, *d*	*i* 104,253	*i* 196	*i* 912,102	*i* 1,500	*i* 3,145,042	*d* 1	*i* 60,413	*i* 52,484	.....	.....	

RECAPITULATION.

9. Canadian Companies	1,869,200	7,670	13,158,715	42,008	66,544,708	315	463,470	464,629	.....	.....
18. British Companies	743,011	1,760	3,211,889	12,390	24,552,787	175	427,428	418,329	.....	.....
11. American Companies	1,518,991	3,459	7,323,737	27,138	44,616,596	406	639,766	635,408	.....	.....
Grand Totals for 1884	4,131,202	12,889	23,694,341	81,536	135,714,091	896	1,530,664	1,518,366	.....	.....
Grand Totals for 1883	3,774,749	12,172	21,572,960	74,734	124,196,875	902	1,598,316	1,593,029	.....	.....
Increase, *i*—Decrease, *d*	*i* 356,453	*i* 717	*i* 2,121,381	*i* 6,802	*i* 11,517,216	*d* 6	*i* 22,348	*d* 74,663	.....	.....

* These Companies have ceased doing new business in Canada. † These amounts are net, re-insurances having been deducted. †† This refers to policies in Canada only. For the foreign business of the Canada Life, Sun and Dominion Safety Fund, see page 6.

*Increase or Decrease of Items of Life Insurance in Canada, among the Active Companies, for 1884, compared with 1883.

CANADIAN COMPANIES.

Increase (*i*)—Decrease (*d*).	Premiums of the Year.	Number of Policies, New.	Amount of Policies, New.	Number of Policies in force at date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims Paid.
	$		$		$		$	$
Canada Life	*i* 66,883	*i* 116	*i* 551,450	*i* 984	*i* 2,071,091	*d* 39	*d* 87,586	*d* 69,256
Citizens'	*i* 4,526	*d* 41	*d* 111,500	*i* 50	*i* 50,160	*i* 6	*i* 918	*d* 548
Confederation	*i* 40,761	*d* 111	*d* 23,847	*i* 759	*i* 1,197,651	*i* 10	*d* 15,878	*d* 23,941
Federal	*i* 6,202	*i* 13	*i* 86,366	*i* 28	*i* 149,976	*i* 5	*i* 7,000	*i* 7,000
Life Association of Canada	*i* 4,659	*d* 131	*d* 179,600	*d* 337	*d* 504,591	*i* 5	*i* 80	*d* 10,166
North American { General	*i* 26,822	*i* 273	*i* 497,700	*i* 535	*i* 952,250	*d* 5	*d* 9,383	*d* 11,208
North American { Industrial		*d* 86	*d* 13,688	*d* 588	*d* 78,553	*d* 4	*d* 1,164	*d* 1,164
Ontario Mutual	*i* 43,357	*i* 195	*i* 443,650	*i* 845	*i* 1,247,181	*i* 9	*i* 12,889	*i* 3,451
8. Sun	*d* 5,492	*d* 73	*d* 280,133	*i* 278	*i* 262,934	*i* 1	*d* 2,047	*i* 379
Total Increase or Decrease, Canadian Co.'s	*i* 187,718	*i* 155	*i* 970,398	*i* 2,554	*i* 5,348,099	*d* 12	*d* 95,171	*d* 105,453

BRITISH COMPANIES.

British Empire	*i* 27,766	*i* 56	*d* 74,400	*i* 360	*i* 576,263	*d* 1	*d* 5,000	*d* 3,000
Briton Life	*d* 468	0	0	*d* 4	*d* 3,683	*d* 4	*d* 12,500	*i* 7,500
Commercial Union	*d* 459	*d* 1	*d* 8,813	*d* 7	*d* 23,464	*i* 6	*i* 18,549	*i* 18,556
Liverpool and London and Globe	*d* 2,383	*i* 14	*i* 4,946	*i* 9	*i* 3,795	*i* 3	*i* 2,680	*i* 380
London and Lancashire	*i* 20,022	*d* 92	*d* 201,394	*i* 234	*i* 233,370	*d* 6	*d* 8,010	*d* 11,103
London Assurance	*d* 138	0	0	*d* 1	*d* 3,004	0	0	0
North British	*i* 194	*d* 3	*i* 18,700	*d* 10	*d* 1,077	*i* 7	*i* 21,111	*i* 16,621
Queen	*i* 631	*d* 4	*d* 13,200	0	*d* 21,613	*i* 1	*d* 3,697	*d* 10,310
Royal	*d* 1,275	*i* 7	*i* 14,500	*i* 14	*i* 1,474	*d* 4	*d* 16,808	*d* 19,078
Standard	*i* 17,020	*i* 70	*i* 167,748	*i* 277	*i* 547,614	*d* 6	*i* 13,230	*i* 5,727
11. Star	*d* 1,725	*i* 14	*i* 25,794	None.	*d* 7,057	*i* 6	*i* 14,433	*i* 14,433
Total Increase or Decrease, British Co.'s	*i* 59,175	*i* 61	*d* 66,119	*i* 872	*i* 1,302,618	*i* 2	*i* 23,988	*i* 19,726

AMERICAN COMPANIES.

Ætna	*i*	2 766	*d*	372	*d*	608,758	*i*	480	*i*	526,910	*i*	15	*i*	28,233	*i*	17,035
Equitable	*i*	38,823	*i*	172	*i*	224,895	*i*	525	*i*	1,057,663	*d*	6	*d*	1,832	*d*	26,332
Metropolitan	*d*	4,153		9		0	*d*	50	*d*	128,535	*i*	1	*i*	10,000	*i*	16,000
New York	*i*	62,287	*i*	418	*i*	1,322,250	*i*	445	*i*	1,508,856	*d*	7	*i*	5,111	*d*	802
Travelers'	*i*	10,882	*i*	78	*i*	145,890	*i*	173	*i*	307,373	*i*	9	*i*	19 852	*i*	15,470
Union Mutual	*i*	4,418	*d*	43	*i*	12,125	*i*	121	*i*	232,603	*d*	4	*d*	18,800	*d*	11,462
7. United States	*i*	5,177	*d*	57	*d*	184,300	*i*	59	*i*	76,350		0	*i*	4,000	*i*	4,000
Total Increase or Decrease, American Co.'s.	*i*	120,200	*i*	196	*i*	912,102	*i*	1,753	*i*	3,581,250	*i*	8	*i*	46,564	*i*	13,909

RECAPITULATION.

8. Canadian Companies	*i*	187,718	*i*	155	*i*	970,398	*i*	2,554	*i*	5,348,099	*d*	12	*d*	95,171	*d*	105,453
11. British Companies	*i*	59,175	*i*	61	*d*	66,119	*i*	872	*i*	1,302,618	*i*	2	*i*	23,989	*i*	19,736
7. American Companies	*i*	120,200	*i*	196	*i*	912,102	*i*	1,753	*i*	3,581,250	*i*	8	*i*	46,564	*i*	19,909
26 Total Increase or Decrease	*i*	367,093	*i*	412	*i*	1,816,381	*i*	5,179	*i*	10,231,967	*d*	2	*d*	24,618	*d*	65,808

* This refers to policies in Canada only. For the foreign business of the Canada Life and the Sun, see page 7.

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion, for 1884.

THE CANADA LIFE ASSURANCE COMPANY.

—	Premiums for Year.	Number of Policies, New.	Amount of Policies, New.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims paid.	Unsettled Claims		Date of Return.
									Not Resisted.	Resisted.	
	$		$		$		$	$	$	$	
In Canada	866,707	1,891	4,160,700	17,229	31,770,736	132	243,162	257,177	47,519	None.	30th April, 1884.
In other Countries	10,454	24	45,000	201	355,000	None.	None.	None.	None.	None.	
Total	877,161	1,915	4,205,700	17,430	32,125,736	132	243,162	257,177	47,519	None.	

THE SUN LIFE ASSURANCE COMPANY.

In Canada	168,543	868	1,2[illegible]5,300	3,807	5,811,640	29	48,287	53,924	6,278	None.	31st Dec., 1884.
In other Countries	52,114	46	69,007	422	974,764	3	4,493	4,493	493	None.	
Total	220,657	914	1,294,307	4,229	6,786,404	32	52,780	58,417	6,771	None.	

THE DOMINION SAFETY FUND LIFE ASSOCIATION.

In Canada	31,372	305	305,000	1,983	1,983,000	8	8,000	8,000	None.	None.	31st Dec., 1884.
In other Countries	839	None.	None.	61	61,000	None.	None.	None.	None.	None.	
Total	32,211	305	305,000	2,044	2,044,000	8	8,000	8,000	None.	None.	

INCREASE or Decrease of Items of Life Insurance done by Canadian Companies which do business outside of the Dominion for 1884 compared with 1883.

THE CANADA LIFE ASSURANCE COMPANY.

Increase (*i*)—Decrease (*d*).	Premiums of the year.	Number of Policies New.	Amount of Policies New.	Number of Policies in force at date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims Paid.
	$		$		$		$	$
In Canada	*i* 66,883	*i* 116	*i* 551,450	*i* 984	*i* 2,071,091	*d* 39	*d* 87,586	*d* 69,256
In other countries	*i* 724	*d* 11	*d* 26,000	*i* 21	*i* 41,500	*d* 2	*d* 10,000	*d* 10,000
Total	*i* 67,607	*i* 105	*i* 525,450	*i* 1,005	*i* 2,111,591	*d* 41	*d* 97,586	*d* 79,256

THE SUN LIFE ASSURANCE COMPANY.

In Canada	*d* 5,492	*d* 73	*d* 280,133	*i* 278	*i* 262,934	*i* 1	*d* 2,047	*i* 379
In other countries	*d* 702	*d* 34	*d* 101,963	*d* 56	*d* 190,096	*d* 1	*d* 3,115	*i* 2,470
Total	*d* 6,194	*d* 107	*d* 382,096	*i* 222	*i* 72,838	0	*d* 5,162	*i* 2,849

ABSTRACT of Guarantee Business in Canada, for the Year 1884.

—	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the year.	Claims Paid.	Unsettled Claims.	
								Not Resisted	Resisted.
	$		$		$	$	$	$	$
*Guarantee Co	43,806	4,379	8,516,663	3,015	6,031,580	20,027	10,281	9,746	Non
London Guarantee and Accident.....	20,236	2,387	3,615,100	2,663	3,189,400	5,390	3,640	1,750	Non
Totals.....	64,042	6,766	12,131,763	5,678	9,220,980	25,417	13,921	11,496	Non

* Canadian business only.

ABSTRACT of Accident Insurance in Canada, for the Year 1884.

—	Premiums of the year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
*Accident	54,005	4,990	8,410,000	2,409	5,292,900	24,779	25,579	None	Non
Citizens'.....	19,269	3,360	3,028,350	1,078	2,356,100	7,101	6,989	350	Non
London Guarantee and Accident.	10,735	1,774	2,770,600	2,246	4,010,100	3,511	3,511	None.	Non
Norwich & London...	3,344	373	604,500	334	401,500	2,550	312	2,238	Non
Sun.....	16,067	1,111	1,992,600	1,840	3,216,500	7,960	6,960	1,000	Non
Travelers'	35,369	.....	.....	.....	.....	10,672	10,672	2,000	Non
Totals.....	138,789	.....	.....	.....	.....	56,576	54,023	5,588	Non

* Canadian business only.

ACT of Accident and Guarantee Business done by Canadian Companies which do business outside of the Dominion, for 1884.

THE ACCIDENT INSURANCE CO. OF NORTH AMERICA.

—	Premiums of the Year	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
la	54,005	4,990	8,410,000	2,409	5,292,900	24,779	25,579	None.	None.
Countries ...	286,993	15,718	27,644,450	14,258	23,576,100	115,583	119,083	None	None.
tals..... ...	340,998	20,708	36,054,450	16,667	28,869,000	140,362	144,662	None.	None.

THE GUARANTEE CO. OF NORTH AMERICA.

a	43,806	4,379	8,516,663	3,015	6,031,580	20,027	10,281	9,746	None.
Countries ...	147,892	22,536	27,763,905	13,105	16,852,600	77,259	82,572	1,849	None.
als..... ...	191,698	26,915	36,280,568	16,120	22,884,180	97,286	92,853	11,595	None.

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR

THE YEAR ENDING 31ST DECEMBER,

1884.

PRINTED BY ORDER OF PARLIAMENT.

OTTAWA:
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TABLE OF CONTENTS, 1884.

REPORT of Superintendent of Insurance to Minister of Finance for 1884 dated 1st July, 1885 ..... v to xxxii

FIRE AND MARINE.

Abstract of Fire Companies for 1884 xxxiv
Premiums received for *Fire* Insurance in Canada for Years 1869 to 1884 xxxvi & xl
Losses paid for *Fire* Insurance in Canada for Years 1869 to 1884 ..... xxxviii & xli
Summary of *Fire* Insurance in Canada for Years 1869 to 1884 xlii
Inland Marine Business in Canada for 1884 xliv
Abstract of *Fire* and *Marine* Insurance done by Canadian Companies, and of *Inland Marine* and *Ocean* Business done by Companies combining both these branches, for 1884 xlvi
Assets of *Canadian Companies* doing business of *Fire* or *Inland Marine* Insurance for 1884 xlviii
Assets in Canada of *British* and *American Companies* doing business of *Fire* or *Inland Marine* Insurance for 1884 l
Liabilities of *Canadian Companies* doing business of *Fire* or *Inland Marine* Insurance for 1884 lii
Liabilities in Canada of *British* and *American Companies* doing business of *Fire* or *Inland Marine* Insurance for 1884 liii
Cash *Income* and *Expenditure* of Canadian, British and American Companies doing Fire or Inland Marine Business for 1884 liv
Percentages or *Ratios* of Losses to Premiums, Premiums to Risks, &c., &c., of all Companies doing Fire or Marine Insurance for 1884 ..... lvi & lvii
Income and Expenditure of Citizens' Insurance Company—Fire and Accident Departments—for 1884 lviii
Statement of the General Fire Assets and Liabilities of British Companies lix
Detailed Statements of Fire and Inland Marine Companies for 1884 ..... 5 to 122

LIFE.

Abstract of *Life* Insurance in Canada for Year 1884 lxii
Increase or decrease of items of Life Insurance in Canada, among active Companies, for 1884, compared with 1883 lxiv
Abstract of Life Insurance done by Canadian Companies which do business outside of the Dominion, for 1884 lxvi
Increase or decrease of Life Insurance done by Canadian Companies which do business outside of the Dominion, for 1884, compared with 1883 lxvii
Payments to Policy-holders lxviii
Life Policies terminated during the Year 1884 lxix
Detailed Statements of Life Companies for 1884 ..... 127 to 258

SUNDRIES.

Abstract of Accident Insurance in Canada for 1884..... lx
Abstract of Guarantee Business in Canada for 1884..... lx
Abstract of Accident and Guarantee Business done by Canadian Companies which do Business outside of the Dominion, for 1884 lx
List of Companies licensed to do business in Canada under the Insurance Acts of 1875 and 1877, as at 10th July, 1885, with names of Chief Agents and amounts of deposit with Receiver-General. ..... lxxii to lxxi
Detailed Statements of Accident, Guarantee and Steam Boiler Insurance Companies for 1884..... .... 263 to 28
List of Dominion Acts passed during the Session of 1885 having reference to Insurance..... 28
Valuation of Life policies in Canada, as at 31st December, 1884..... 28
List of Stockholders of the various companies..... 289 to 33
Statement of Assessment on Companies..... 33
An Act to modify the Consolidated Insurance Act, 1877... 33
Detailed Index, see end of Book.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,
OTTAWA, 1st July, 1885.

To the Honorable
Sir LEONARD TILLEY, C.B., K.C.M.G.,
Minister of Finance.

SIR,—I have the honor herewith to submit the statements in detail of Insurance Companies for the year 1884, together with such an abstract and analysis of them as appeared proper to exhibit the progress of the business and the condition of the Companies.

FIRE AND INLAND MARINE INSURANCE COMPANIES.

Few changes have occurred during 1884 among the Companies operating in Canada—the Sovereign (Fire) re-insured in the "Glasgow and London," of Glasgow, which is a newly licensed Company; and the Anchor (Marine) retired from business. Thus there were 29 active Companies during the year, all transacting Fire Insurance, and of these there were 6 Canadian, 19 British and 4 American. Inland Marine Insurance was also transacted by 6 of them (3 Canadian, 1 British and 2 American), and Ocean Marine by 4 of them (3 Canadian and 1 American); but this business is mainly done by Companies which do not report to this Department.

FIRE INSURANCE IN CANADA, 1884.

The business of the year has again exhibited a large increase of volume, transacted at a higher rate of premium (in which the effect of the combined action of the Companies in adopting a tariff is apparent), but also attended by a higher rate of loss. This loss-rate (65·17) does not differ much from the average of the fifteen ordinary years (excluding the year 1877, of the St. John fire), which is 65·33, and makes the average of the entire series, from 1869 to 1884, now stand at 76·51.

FIRE PREMIUMS AND LOSSES IN CANADA IN 1884.

The cash received for premiums during the year in Canada has amounted to $4,980,128, being in excess of that received in 1883 by $355,387; and the amount paid for losses has been $3,245,323, which exceeds that paid in 1883 by $325,095. The ratio of losses paid to premiums received is shown in the following table:—

FIRE Insurance in Canada, 1884.

—	Paid for Losses.	Received for Premiums.	Rate of Losses paid per cent. of Premiums received.	The same for 1883.
	$	$		
Canadian Companies	762,737	1,140,428	66·88	69·65
British do	2,290,588	3,472,119	65·97	62·69
American do	191,998	367,581	52·23	47·20
Totals	3,245,323	4,980,128	65·17	63·14

The corresponding results for the sixteen years over which our records extend, are given below :—

FIRE Insurance in Canada.

Year.	Premiums received.	Losses paid.	Rate of Losses per cent. of Premiums.
	$	$	
1869	1,785,539	1,027,720	57·56
1870	1,916,779	1,624,837	84·77
1871	2,321,716	1,549,199	66·73
1872	2,628,710	1,909,975	72·66
1873	2,968,416	1,682,184	56·67
1874	3,522,303	1,926,159	54·68
1875	3,594,764	2,563,531	71·31
1876	3,708,006	2,867,295	77·33
1877	3,764,005	8,490,919	225·58
1878	3,368,430	1,822,674	54·11
1879	3,227,488	2,145,198	66·47
1880	3,479,577	1,666,578	47·90
1881	3,827,116	3,169,824	82·83
1882	4,229,706	2,664,986	63·01
1883	4,624,741	2,920,228	63·14
1884	4,980,128	3,245,323	65·16
Totals	53,947,424	41,276,630	76·51

Taking the totals for the same sixteen years, according to the nationalities of the Companies, the following are the results :—

FIRE Insurance in Canada for the Sixteen Years—1869-1884.

—	Premiums received.	Losses paid.	Rate of Losses per cent. of Premiums.
	$	$	
Canadian Companies	17,917,033	13,482,702	75·25
British do	31,750,145	24,669,184	77·70
American do	4,280,246	3,124,744	73·00
Totals	53,947,424	41,276,630	76·51

If we had excluded from these tables the year of the disastrous fire in St. John (1877), the average loss-rate would have come out 65·33.

FIRE INSURANCE IN FORCE IN CANADA, 1884.

The total net amount insured by fire-policies in Canada at the end of 1884 was $605,507,789, showing an increase over that at the end of 1883 of $33,243,748. By far the largest share of this increase has fallen to the British Companies, although the American Companies show also a gain. The Canadian Companies, unfortunately have again experienced a falling off, mainly due, however, to the transfer of the risks of a retired Company to a British Company.

The distribution is as follows :—

—	Net in force, 1884.	Increase *i*. Decrease *d*.	
	$		$
Canadian Companies	147,968,945	*d*	1,961,228
British do	413,441,198	*i*	32,827,626
American do	44,097,646	*i*	2,377,350
Total	605,507,789	*i*	33,243,748

The details of the increase and decrease for the individual Companies, are as follows:—

CANADIAN COMPANIES.

INCREASE.—British America, $2,350,789 ; Citizens', $7,977,087 ; London Mutual Fire, $2,020,850 ; Quebec, $475,187 ; Royal Canadian, $1,046,625. Total, $13,870,538

DECREASE.—Western, $772,587.

To these must be added the risks of the retired Sovereign, $15,059,179 ; making a total decrease of $15,831,766. On the whole, there has been a decrease of $1,961,228, but in the active Companies a net increase of $13,097,951.

BRITISH COMPANIES.

INCREASE.—Caledonian, $1,684,656 ; City of London, $5,522,493 ; Fire Insurance Association, $4,239,196 ; Glasgow and London, $13,268,033 ; Guardian, $1,120,403 ;

Imperial, $375,585; Lancashire, $861,186; Liverpool and London and Globe, $902,304; London and Lancashire Fire, $1,223,582; National of Ireland, $1,491,470; North British, $2,513,789; Northern, $2,447,233; Phœnix of London, $4,149,082; Queen, $1,185,720; Royal, $785,362; Scottish Union and National, $235,662. Total, $42,005,756.

DECREASE.—Commercial Union, $4,860,656; London Assurance, $790,991; Norwich Union, $445,948; Scottish Imperial, $3,080,535. Total, $9,178,130.

Total increase, $32,827,626.

AMERICAN COMPANIES.

INCREASE.—Ætna Fire, $85,600; Agricultural of Watertown, $3,356,362; Phenix of Brooklyn, $994,361. Total, $4,436,323.

DECREASE.—Hartford, $2,058,973.

Total increase, $2,377,350.

At the end of the year 1869, the net amount insured was $188,359,809; at the end of 1884 it had risen to $605,507,789, being an increase of more than four hundred and seventeen millions in the fifteen years. Although this immense increase may partly be due to a larger use of insurance among the people, and partly to a transfer of risks from local Companies to the licensed ones, there can be no doubt that much the greater part of it is due to the growth of business and property in the Dominion. The annual fluctuations, extending over the period from 1869 to the present time, are exhibited in the following table, and coincide closely with the periods of depression and recovery in general business.

Annual increase or decrease of the amount insured in Canada, as at the end of each named year. (+, increase; —, decrease.)

Year.	Change in net amount insured at end of year.
1870	+$3,234,777
1871	+36,859,198
1872	+23,269,156
1873	+27,031,895
1874	+28,089,384
1875	+57,576,810
1876	+40,187,151
1877	+15,734,501
1878	—10,442,980
1879	— 2,541,716
1880	+ 4,205,286
1881	+50,647,697
1882	+64,645,510
1883	+45,407,563
1884	+33,243,748
Net increase between 1869 and 1884	$417,147,980

The table on p. xlii shows how this enormous increase has been distributed among the Canadian, British and American Companies. Starting with the year 1869, the amount insured in Canadian Companies was, in round numbers, $59,000,000, and in British Companies, $115,000,000; from this period a continuous increase in Canadian Companies took place, till in 1876 it reached its maximum of $232,000,000, while a much slower increase brought up the British Companies to only $154,000,000; from 1877 a reverse process set in, and the amount in Canadian Companies sank, in three years, from $232,000,000 to $159,000,000, and has since gradually descended to its present amount of $148,000,000; in the British Companies, on the contrary, the amount, from 1876, has rapidly risen from $154,000,000 to the $413,000,000 at which it now stands. The disastrous consequences of the year 1877, in which the St. John fire occurred, upon the Canadian Companies, is here plainly exhibited. In American Companies the amount insured is comparatively insignificant.

Below are the several amounts for the initial and terminal years, and the beginning of the critical year 1877.

Net amount insured at the end of the years named :—

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1869	59,340,916	115,222,003	13,796,890	188,359,809
1876	231,834,162	153,885,268	18,888,750	404,608,180
1884	147,968,945	413,441,198	44,097,646	605,507,789

Premiums and Losses Compared with Risks.

The net amount at risk at the end of the year being $605,507,789, and the premiums charged thereon being $6,627,745, it follows that the average rate of premium on every $1,000 at risk was $10.95, the highest of all from 1875; the rates have been as follows :—

	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.
Rate	10·60	10·66	10·72	10·75	10·51	10·57	10·61	10·52	10·75	10·95

The same result is indicated if we consider the premiums charged on the whole amount of risks entered on during the year, thus including for each Company the

short-term risks as well as those re-insured, and giving a rate which may fairly be considered as that at which business has been done during the year. In this way the average rate of premium charged on each $1,000 of risks taken comes out $11.547, as against $10.528, which was the corresponding rate in 1883. The individual rates for the different companies will be found in an annexed table, and will be seen to vary a good deal, as was to be expected, considering the varieties of the business done by the Companies.

Obtaining an approximation to the losses incurred during the year, by excluding the payments for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 63·48 per cent., which is decidedly lower than the 66·11 of the previous year. The rate of the amount paid during the year for losses, compared with premiums received, has been seen to be 65·17, and is higher than the corresponding rate, 63·14, of the previous year; so that while the paid losses rate has increased, the rate of incurred losses has diminished. In effect, the outstanding losses at the end of 1883 were more than usual, while those at the end of 1884 were comparatively small. This accounts for the difference, and indicates that the losses by fire were much accumulated towards the end of 1883 and the beginning of 1884, and I learn from other information that such was the case. The following are the rates of incurred losses from 1878. It would, however, be more proper to compare "losses incurred" with premiums "earned," but the latter cannot be got exactly from the returns:—

	1884.	1883.	1882.	1881.	1880.	1879.	1878.
Canadian	65·30	71·17	72·84	112·04	54·50	67·81	52·11
British	64·29	65·94	65·27	72·14	37·28	67·83	47·24
American	50·17	52·05	54·33	60·94	46·73	79·39	59·13
Total	63·48	66·11	66·37	83·94	43·82	68·63	49·67

The losses incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year) have been at the average rate of $5·37 per $1,000 current risk. The corresponding rates for 1881-2-3 were $7.35, $5.68, $5.56 respectively, showing a marked and gratifying decrease of the fire-hazard in Canada.

The losses are, however, distributed very unevenly among the different Companies, as apppears from the following, computed on the above basis; where, for convenience of comparison, the corresponding rates for 1883 are appended within parenthesis:—

Agricultural of Watertown, 1·89 (1·97); London Mutual, 2·04 (1·81); Scottish Union and National, 3·00 (3·41); Royal, 3·31 (4.59); Liverpool and London and Globe, 3·98 (4·31); Phenix of Brooklyn, 4·61 (5·00); London Assurance, 4·71 (6·53); Imperial, 4·94 (6·50); North British, 5·21 (4·34); London and Lancashire, 5·52 (8·03); Norwich Union, 5·55 (5·80); Quebec, 5·62 (7·26); British America, 5·79 (5·76); Fire Insurance Association, 5·98 (8·07); Hartford, 6·01 (6·57); Guardian,

6·14 (3·74); Western, 6·45 (6.55); Queen, 6·48 (6·86); Citizens', 6·55 (6·71); City of London, 6·61 (10.37); Lancashire, 6·99 (6·19); Ætna, 7·11 (7·81); Royal Canadian, 7·37 (6.25); Phœnix of London, 7·44 (7.71); Commercial Union, 7·57 (7·72); National of Ireland, 7·98 (8·26); Caledonian, 8·41 (10·01); Northern, 9·90 (6.31).

The annexed table gives the gross amounts of risks taken by the several Companies during the year, and the premiums charged thereon, and also the distribution of losses, with the proportionate rate of premiums to risks, and the proportion of the amounts paid for losses and received for premiums during the year. For convenience of comparison the rates of 1883 are appended. It must be noted that the premiums in the second column are those charged on the whole gross amount of risks taken by each Company during the year.

FIRE Insurance done in Canada in 1884.

—	Gross amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	The same for 1883.	Net Cash Paid during the Year for Losses.	Net Cash Received during the Year for Premiums.	Rate of Losses Paid per cent. of Premiums received.	The same for 1883.
Canadian Companies.	$	$ cts.			$ cts.	$ cts.		
British America	16,672,322	202,040 31	1·21	1·05	92,961 09	152,920 33	60·79	68·13
Citizens'	23,038,305	268,383 35	1·16	1·04	148,530 91	228,264 79	65·07	74·76
London Mutual Fire	16,612,523	200,381 35	1·21	1·24	75,747 95	118,245 63	64·06	63·35
Quebec	5,500,011	71,253 95	1·30	1·34	34,829 40	66,719 77	52·72	76·13
Royal Canadian	23,369,239	286,799 95	1·23	1·06	161,489 09	243,728 78	66·26	61·03
Western	33,555,147	417,702 39	1·24	1·19	249,179 32	330,548 14	75·38	62·65
British Companies.								
Caledonian	8,426,621	102,225 40	1·21	1·10	67,032 08	90,947 46	73·70	26·22
City of London	13,453,662	197,472 65	1·47	1·52	94,585 23	177,535 96	53·28	54·89
Commercial Union	27,369,127	358,602 14	1·31	1·12	237,610 84	312,381 07	76·06	86·50
Fire Ins. Association	13,619,081	168,743 78	1·24	1·04	88,231 30	134,109 23	65·79	88·55
Glasgow & London	13,213,542	150,885 79	1·14	.....	109,608 86	252,533 11	43·40	.....
Guardian	15,109,347	157,861 91	1·04	0·96	68,561 51	143,517 89	47·77	39·62
Imperial	19,877,894	224,325 19	1·13	1·04	128,330 38	205,141 57	62·56	46·38
Lancashire	20,437,301	265,126 83	1·30	1·14	151,255 82	226,467 59	66·79	59·45
Liverpool & London & Globe	23,722,675	231,932 98	0·98	0·87	122,211 15	213,132 54	57·34	56·10
London & Lancashire Fire	9,058,129	99,566 10	1·10	1·10	57,973 73	93,115 32	62·26	80·46
London Assurance	9,354,606	77,360 10	0·83	0·82	40,625 93	63,415 12	64·06	66·64
National of Ireland	5,415,078	54,954 75	1·01	0·98	24,700 42	45,969 16	53·73	19·89
North British	40,776,397	498,717 25	1·22	0·96	190,535 04	323,170 60	58·96	57·36
Northern	16,870,284	205,749 71	1·22	1·09	166,240 22	193,754 50	85·80	51·52
Norwich Union	9,962,164	106,342 51	1·07	0·99	48,063 27	92,450 85	51·99	59·60
Phœnix of London	21,801,388	258,491 97	1·19	1·11	176,593 80	225,510 45	78·31	71·25
Queen	21,424,532	249,734 29	1.17	1·09	140,051 42	226,931 50	61·72	61·11
Royal	56,734,248	580,463 91	1·02	0·98	360,083 84	531,307 31	67·77	68·57
Scottish Union	7,832,540	68,410 44	0·87	0·82	18,293 86	51,033 29	35·85	26·98
American Companies.								
Ætna Fire	12,469,928	136,797 22	1·10	1·05	55,224 28	114,884 98	48·07	45·33
Agricultural of Watertown	7,780,314	77,535 00	1·00	0·98	33,739 59	74,840 07	45·08	41·11
Hartford	13,648,437	156,957 02	1·15	0·93	85,533 66	135,369 34	63·19	54·46
Phenix of Brooklyn	6,878,536	59,959 64	0·87	0·83	17,500 35	42,487 02	41·19	39·05

BRITISH FIRE COMPANIES.

The total cash receipts from premiums were $3,603,763, being an increase of $424,912 over the previous year; the payments for losses were $2,290,589, being $297,917 more than for 1883; while the general expenses amounted to $869,255, being $122,873 more than in 1883, thus leaving a balance of $443,919 in favor of the Companies; differing little from the balance of last year, $439,797.

Paid for losses	$ 2,290,589
" general expenses	869,255
Total	$ 3,159,844
Received for premiums	3,603,763
Balance in favor	$ 443,919

The following detail gives the balances for the different Companies:—

Balances in favor—Caledonian, $1,911.39; City of London, $41,448.57; Commercial Union, $8,802.48; Fire Insurance Association, $8,023.79; Glasgow and London, $60,165.75; Guardian, $41,098.05; Imperial, $29,066.27; Lancashire, $20,709.14; Liverpool and London and Globe, $46,114.14; London and Lancashire, $11,633.06; London Assurance, $7,095.59; National of Ireland, $2,924.05; North British, $57,948.17; Norwich Union, $21,392.37; Queen, $36,178.21; Royal, $43,860.09; Scottish Union and National, $21,383.27. Total, $459,754.39.

Adverse Balances.—Northern, $12,312.64; Phœnix of London, $3,523.00. Total, $15,835.64.

Total balance in favor, $443,918.75.

Hence, for every $100 of premiums received there was spent, on the average, $63.56 in payment of losses and $24.12 for general expenses, leaving $12.32 for the Companies. The rates of expenses to premiums received in the individual companies will be found on page lvii, ranging from $20.56 per $100 in the Northern, to $39.91 in the National of Ireland, among the old Companies; and being $27.92 in the Glasgow and London, which Company now reports for the first time. It should, however, be noticed that these rates hardly admit of fair comparison *inter se*, because the amounts of expenses borne by the Home offices and not reported in our statements vary according to the different systems adopted in each case. The average rate for all the British Companies is $24.12, which is more than the rate in 1883 ($23.48.)

Hence, these Companies have done a very much larger volume of business at a higher rate of premium ($11.446 per $1,000 as against $10.340 in 1883) and a higher rate of expense, accompanied by a rate of loss which is lower as regards the business of the year proper, but higher as regards the payments actually made.

Collecting the results for the ten years, from 1875 to 1884, as regards the ceipts for premiums and the expenditure of the British Companies, we find :—

Paid for losses (1875-84)	$ 18,919,422
" general expenses	5,231,470
Total payments	$ 24,150,892
Received for premiums	23,221,387
Excess of payments over receipts	$ 929,505

This adverse balance, due to the exceptional circumstance of the conflagration at . John, in 1877, when the losses paid by the British Companies amounted to nearly ve millions, is thus seen to be in course of reduction, and will probably be reversed two or three years more, unless some great disaster intervene, as the following ble indicates :—

Balances for British Companies from 1875 *to* 1884.

(* Favorable. † Adverse.)

Year.		Balance.
1875	*	$ 51,765
1876	*	89,015
1877	†	4,210,951
1878	*	676,458
1879	*	210,430
1880	*	727,389
1881	*	161,162
1882	*	481,511
1883	*	439,797
1884	*	443,919
Final balance	†	$929,505

The reports of the general business of the British Companies, which are ppended to their several statements, are taken either from the published reports of he Companies to their shareholders, or from the reports as furnished to the British Board of Trade. As these accounts are made up in the pedantic form affected by ncient book-keeping, and are not readily understood, except by an expert, I have his year made an approximate analysis of them, which will be found on page lix. Only two or three of these Companies profess to make any special provision for iability under the head of "unearned premiums," but they set aside a certain sum nder the title of "fire fund," which is held to meet future contingencies, and is

charged against the company as a liability. I have taken 60 per cent. of the annu revenue from premiums as a fair approximation to the exact *pro ratâ* of the pr miums on unexpired risks, which forms the basis of the item in our returns fo Canadian business. Also, in cases where Life insurance is combined with the Fir (the assets of these branches being required by the Imperial statute to be kep separately) I have left out the Life business entirely, considering that their Lif funds are more than sufficient to cover the liabilities in this branch, and thus makin the results, as regards the paid-up capital, less favorable to the companies.

American Companies.

The Marine business of the Phenix of Brooklyn will be here included, and als Inland Marine insurance done by the Ætna.

The receipts for premiums were $402,221; the payments for losses, $224,153 and the general expenses, $86,932—leaving a balance of $91,136 for the Companies Last year this balance was $102,135; hence, for every $100 of premiums receive there was spent, on the average, $55.73 in payment of losses, and $21.61 in gener expenses, leaving $22.66 for the Companies.

The balance of $91,136 in favor of the Companies is distributed as follows:— Ætna of Hartford, $40,731.65; Agricultural of Watertown, $16,224.22; Hartford $27,422.83; Phenix of Brooklyn, $6,757.55.

The results of the total business of these Companies, from 1875 to 1884, inclu sive, are as follows:—

Paid for losses (1875-84)	$ 2,368,225
" general expenses	569,125
Total payments	$ 2,937,350
Received for premiums	3,143,513
Excess of receipts over payments	$ 206,163

Canadian Companies.

In considering the Canadian Companies, the business outside of the Dominion ir Fire insurance of these Companies has to be taken into account, as well as their Marine business, since a separation of expenses between these branches is not made.

The following table gives the distribution of their Fire business between Canada and elsewhere, and shows that the foreign business has been much less favorable than the home business.

FIRE INSURANCE, 1884.

Company.	In Canada.				In other Countries.			
	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent. of Premiums received.	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent. of Premiums received.
	$	$	$		$	$	$	
tish America.....	16,672,312	152,920	92,961	60·79	47,058,161	524,553	415,467	79·20
ebec.....	5,500,011	66,720	34,829	52·20	68,750	767	748	97·52
estern.....	33,555,147	330,548	249,179	75·38	73,311,982	875,731	706,667	80·69

The assets of the six Canadian Companies doing Fire business amounted, at the d of the year, to $3,639,750, covering a total amount of insurance of all kinds of 65,782,824, being at the rate of $13.69 for every $1,000 of insurance in force; they ve also a reserve of subscribed capital not called up, amounting to $2,303,318, aking a total security of $22.36 for every $1,000 insured. The liabilities of the me Companies amounted to $2,225,737, made up as follows :—

Unsettled losses	$ 285,985
Unearned premiums	1,822,428
Sundry	117,324
Total.....	$2,225,737

The unearned premiums are here taken to be the *pro ratâ* proportions of the ross premiums for the time unexpired in the cases of Fire and Inland Marine isurance, and the whole premium in the case of a current Ocean risk. The reserve quired for these is prescribed by our statutes as a liability, being, in fact, the mount which a company would have to return to its policyholders for a cancellaon of the contracts, and which policyholders could claim for in the event of withrawal or insolvency of the company. It is, however, larger than the amount which company, in continuance of active business, would require, under ordinary circumances, for the fulfilment of its contracts. The surplus of assets over liabilities vailable for the protection of policyholders, independent of the reserve of subscribed apital not called up, amounts to $1,414,013.

The capital stock of these Companies, paid up or in course of payment, amounts $1,420,255, and the result shows an impairment of this capital to the amount of 5,242. At the end of 1883 there was a surplus of $45,035. The loss of the active

Companies during the year has been $181,778; but $102,675 of this is accounted f by dividends to shareholders paid this year, but declared on the business of the pr vious year.

The following table gives the condition, at the end of 1884, of all the Canadi stock Companies in reference to their surplus or impairment of paid-up capital.

FIRE and Marine Insurance Companies, 31st December, 1884.

—	Subscribed Capital.	Capital paid up or in course of Collection.	Surplus over all Liabilities, including called-up Capital.	Impairment of called-up Capital.	Reserve of subscribe Capital not called-up.
	$ cts.	$ cts	$ cts.	$ cts.	$ c
British America	500,000 00	500,000 00	.....	30,171 56	None.
*Citizens'	1,009,800 00	† 77,990 48	.....	26,944 40	931,809 5
Quebec	225,000 00	† 99,010 00	3,064 62	.....	125,990 0
Royal Canadian	2,000,000 00	†343,255 00	47,775 17	.....	845,518 1
Western	800,000 00	400,000 00	.....	79,431 62	400,000 0

* This is on the whole business, including life.

† As reduced by Act of Parliament.

A comparison of this with the corresponding table for the previous year enable us to gauge the progress of each Company during the year, and shows the followin results:—

Gain or improvement during 1884:

London Mutual, $718.84; Quebec, 1,575.17.

Loss or deterioration during 1884:

British America, $95,169.67; Citizens', $14,222,41; Royal Canadian, $22,349.64 Western, $59,357.12.

Including the whole business of the mixed Companies, as well outside as withi the Dominion, it appears that the Canadian Companies have received, during th year 1884, a total cash income of $3,124,931.35 (exclusive of $15,410.00 received o account of capital stock), which is made up as follows:—

—	1884.	The same in 1883.	The same in 188
	$ cts.	$ cts.	$ cts
Premiums	2,990,995 28	3,005,945 52	3,007,132 65
Interest and dividends	117,679 52	132,126 05	153,878 46
Sundry	16,286 55	30,438 85	27,386 23
Total	3,124,961 35	3,168,510 42	3,188,397 39

In the same way, the cash expenditure during 1884 has been $3,139,421.19, tributed into—

—	1884.	The same in 1883.	The same in 1882.
	$ cts.	$ cts.	$ cts.
ses paid	2,165,708 63	2,291,429 02	2,294,212 90
eral expenses	871,037 06	925,970 41	917,526 03
dends to stockholders	102,675 50	110,480 00	110,813 47
Total	3,139,421 19	3,327,879 43	3,322,552 40

Hence, it appears that for every $100 of income there has been spent, $100.46 nely,—for losses, $69.30; for general expenses, $27.87; and for dividends to ckholders, $3.29. Hence, also, for every $100 of premiums received there has n paid out, $72.41 for losses, $29.12 for expenses and $3.43 for dividends to stock- ders.

The hope expressed in the last report, that the unfavorable results shown by se tables for the three previous years would soon be reversed, has been disap- nted. The experience of Canadian Fire Companies since the disastrous year 1877 been very unfortunate, no less than eight of them having ceased business. Of se, only one (the Provincial) went into insolvency, and another (the Canada ricultural) was placed in the hands of trustees for liquidation; the remainder untarily relinquished business, and have been wound up; and it is highly satis- tory to state that in none of these latter cases have policy holders sustained any s, the claims having been discharged in full. In addition to the above, two Marine mpanies have also retired, but without detriment to their policy holders. The s to the shareholders, on the whole, could not have fallen far short of two millions dollars. The companies still active have also lost considerably during this iod.

INLAND NAVIGATION AND OCEAN MARINE INSURANCE.

Including the Canadian business of the Phenix of Brooklyn, the Ætna, and the mmercial Union, and the whole business in these branches done by the three Cana- n Companies, the following are the results of the year :—

For Inland Navigation.

Premiums received, $171,077; losses incurred, $99,975; of which were paid 2,385, leaving a balance of $17,590 of them still unsettled. There was also paid ring the year $7,446, on account of losses incurred in previous years, making the al payments during the year, on account of losses, $89,831, while the total out- nding or unsettled losses at the end of the year were $17,590.

Ocean Marine.

Premiums received, $314,417 ; losses incurred, $202,616 ; of which were pai $170,318, leaving a balance of $32,298 of them still unsettled. There was also pai during the year $52,095, on account of losses incurred in previous years, making th total payments during the year on account of losses $222,413, while the total ou standing or unsettled losses at the end of the year were $39,798.

The Inland Marine business has, therefore, been fairly prosperous, the losse incurred having amounted to 58·44 per cent. of the premiums received, while la year the rate was 82·34.

The Ocean business also exhibits an improvement, the rate of losses incurred t premiums having been 64.44, while last year it was 87·57, but as already stated, th bulk of the Ocean business is transacted by companies which are not required to b licensed and do not report to this Department.

An abstract of the Inland Marine business will be found on page xliv, an details of this and the Ocean business for the individual companies on page xlvi.

LIFE INSURANCE.

The business has been transacted by 27 active companies, of which nine (9 were Canadian, eleven (11) British, and seven (7) American. Among these i included the Dominion Safety Fund, which formerly did business on the asses ment principle, but having altered its plan, now ranks among the regula Companies. The Life Association of Canada (formerly the Mutual Life Association ha's announced to its policy-holders its intention to discontinue the issue of nev policies and its desire to transfer its existing policies; it has not yet, however, give the official notice to the Minister of its intention to withdraw; but it may be usefu here to recall the provisions of the 18th section of the *Consolidated Insurance Ac* 1877, by which such withdrawal is guided. Under this section the Company intend ing to withdraw its deposit must give three months' notice to the Minister of Finance and after obtaining such surrenders or making such transfers of its policies as it policy holders may individually consent to, must submit a list of its remaining policie to this office, and a tender is then to be made by this office to each policy holder, c the full net value of his policy, as calculated by the Superintendent on the Govern ment standard of the H. M. Institute Mortality Table, at 4½ per cent. interest. Thi tender may be accepted or refused by the policy holder; in the former case, hi policy is terminated; in the latter, it is still kept in force (though no longer pro tected by a deposit with Government), and the Company can be compelled to fulfi its contract with him. In this way the interests of the policy holders are adequately respected; the good lives may accept their surrender value, and, by aid thereof, effec a new insurance with another Company, while the impaired lives will naturally prefe

adhere to their existing contracts. There can be, in the case of the Company uded to, no doubt as to the ability of the company to carry out its obligations; its esent statement shows a surplus of actual assets over liabilities, and in addition there a reserve of subscribed guarantee fund amounting to $148,083.34 which could be lled up if required, and its policy holders therefore need not sacrifice their interests accepting unfavorable transfers or inadequate surrender values, but may rely on e action of the law whenever the Company chooses to invoke it for the purpose of leasing its deposits or winding up its business.

In addition to the 27 active Companies above stated, there are also eleven (11) mpanies (7 British and 4 American) which are not effecting new insurances, but e still doing business connected with their old policies.

The year 1884 has witnessed a continuance of the prosperity which had marked e progress of Life insurance during the four previous years, a large increase of new surances and of amounts in force having been maintained. The amount in force the end of 1884 is nearly 135½ millions, and the premiums paid approach to 4¼ illions. The only unfavorable feature is an increase in the terminations by surnder and lapse. The fluctations in this item are remarkable and difficult to count for; starting from 1878, it decreased gradually to less than half its amount 1882, and since then has taken a turn, as will be seen from the following figures, nich are the amounts so terminated for every 1,000 of current risk:

Year.....	1877,	1878,	1879,	1880,	1881,	1882,	1883,	1884
Amount .	122·26	124·85	109·68	96·21	61·21	59·35	78·90	90·86

The effect, from this cause, of more than half the amount of the new policies, is unteracted in its proper increase of the amount at risk. Whether the increase in e item is due to the competition of the assessment Companies, who may have drawn f a number of the insured and induced them to give up their old policies, or whether is due to accidental circumstances (which looks likely, from the fact that the crease appears excessive among the Canadian Companies) I cannot say, but the rgeness of the general loss on this continent from this cause is certainly attributable the prevalent mode of transacting business, by granting such large commissions to ents on new business, thus making it their interest rather to secure new policies an to retain the old, and so long as the present competition among the Comnies continues, and while they can appeal to the dictum of an eminent English tuary, that the allowance as commission of even half the first year's premium is not consistent with economical management, there is little hope of improvement in this spect. That the lapses should occur mainly in the earlier years of policies is tural, but the smallness of the loss among the American Companies which are not fecting new insurance in Canada, as hereafter shown, is certainly remarkable.

Insurances effected during the year.

The total amount of policies in Canada, taken during the year 1884, has been $23,417,912, exceeding the amount taken in 1883 by $1,844,952, and of this increase the largest share pertains to the Canadian Companies, being $1,042,948, while in 1883 they had gained only $27,772; the American Companies have secured an increase of $912,102, as against $937,675 in 1883; and the British Companies have suffered a decrease of $110,098, while last year they had an increase of $444,758.

The respective amounts effected are :—

Canadian Companies	$	12,926,265
British do		3,167,910
American do		7,323,737

So that the amount taken by the native Companies exceeds that taken by the British and American together by nearly 2½ millions dollars. The following are the details of the increase or decrease among the respective Companies :—

*Canadian Companies.—Total, $12,926,265. Increase, $1,042,948. Canada, *i*, $551,450; Citizens', *d*, $111,500; Confederation, *d*, $35,347; Federal, *i*, $136,866; Life Association of Canada, *d*, $179,600; North American (General), *i*, $497,700; North American (Industrial), *d*, $13,688; Ontario Mutual, *i*, $172,200; Sun, *d*, $280,133; Dominion Safety Fund, *i*, $305,000.

British Companies.—Total, $3,167,910. Decrease, $110,098. British Empire, *d*, $74,400; Commmercial Union, *d*, $8,813; Liverpool and London and Globe, *i*, $4,946; London and Lancashire, *d*, $201,394; North British, *i*, $18,700; Queen, *d*, $13,200; Royal, *i*, $14,000; Standard, *i*, $124,269; Star, *i*, $25,794.

American Companies.—Total, $7,323,737. Increase, $912,102. Ætna, *d*, $608,758; Equitable, *i*, $224,895; New York, *i*, $1,322,250; Travelers', *i*, $145,890; Union Mutual, *i*, $12,125; United States, *d*, $184,300.

Note.—*i*, increase; *d*, decrease.

* This refers to Canadian business only. Taking account of the foreign business done by the Canada and the Sun, the total result is: Canada, *i*, $525,450; Sun, *d*, $382,096. See p. lxvii.

The following table will enable the progress of the total business to be traced uring the sixteen years recorded.

AMOUNTS of Insurances effected during the respective years 1869–1884.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1869	1,156,855	2,627,392	9,069,885	12,854,132
1870	1,584,456	*1,657,493	8,952,747	12,194,696
1871	2,623,944	2,212,107	8,486,575	13,322,626
1872	5,276,859	1,896,655	13,896,587	21,070,101
1873	4,608,913	*1,704,338	14,740,367	21,053,618
1874	5,259,822	2,143,080	*11,705,319	19,108,221
1875	5,077,601	1,689,833	8,306,824	15,074,258
1876	5,465,966	1,683,357	6,740,804	13,890,127
1877	5,724,648	2,142,702	5,667,317	13,534,667
1878	5,508,556	2,789,201	3,871,998	12,169,755
1879	6,112,706	1,877,918	3,363,600	11,354,224
1880	7,547,876	2,302,011	4,057,000	13,906,887
1881	11,158,479	2,536,120	3,923,412	17,618,011
1882	†12,198,045	2,833,250	5,423,960	20,455,255
1883	†12,125,287	3,278,008	6,411,635	21,814,930
1884	†13,040,272	3,167,910	7,323,737	23,531,919

* Imperfect.

† This is the total amount effected, including, for the foreign business of the Canada and Sun, in 882, $342,500, in 1883, $241,970, and in 1884, $114,007.

Life Insurance in Force in 1884.

The total amount of insurance in force at the close of the Statements was 135,447,726, which shows an increase of $11,250,851 over that of the previous year, eing distributed as follows :—

	Total in Force.	Increase.
Canadian Companies	$66,519,958	$7,306,349
British do	24,311,172	799,460
American do	44,616,596	3,145,042
Total	$135,447,726	$11,250,851

Among the seven active American Companies, the increase was $3,581,250, while ı the retired American companies, which had at risk $6,756,274 at the close of 1883, ıe decrease has been only $436,208, of which $168,518 was terminated by death or aturity, and $267,690, or less than 4 per cent. of the existing insurance, was rminated by surrender, lapse or removal.

Amount of Insurance terminated in 1884.

The amount of insurance terminated in natural course, namely, by death, matuty or expiry, was $1,728,970, which is less by $25,895 than the corresponding amount ı the previous year; and the amount terminated by surrender and lapse was

$12,351,321, being greater than that in the previous year by the large amount $2,413,357; relatively, also, to the amount at risk, the former is less and the latt greater than in 1883, giving for every $1,000 of current risk $12.58 terminated natural course, and $89.87 by surrender and lapse. In the previous year these rat were $13.93 and $78.90 respectively. The following table exhibits the rates for t last five years :—

TERMINATED out of each $1,000 current risk.

—	Naturally.					Surrender and Lapse.				
	1880.	1881.	1882.	1883.	1884.	1880.	1881.	1882.	1883.	188
Canadian Companies.	$ 9 41	$12 41	$ 9 09	$12 02	$ 8 25	$95 46	$73 60	$67 18	$84 16	$98
British do ...	14 70	16 77	20 84	16 41	17 83	82 25	50 99	42 85	71 89	74
American do ...	15 94	17 03	14 97	15 24	16 11	103 51	52 14	58 38	75 42	85

The total termination amounts to about $59.83 per cent. of the amount of n policies. The actual amounts of termination were distributed as follows :—

	Naturally.	By Surrender and Lapse.
Canadian Companies	$554,441	$6,615,664
British do	447,484	1,868,356
American do	727,045	3,867,301
Total	$1,728,970	$12,351,321

The details of the individual Companies will be found on page lxix.

Canadian Policies in Force.

The following table gives the number of Canadian Policies in force at the d of the Statements :—

—	Number.	Amount.	Average Amount of Policy.
		$	$
Canadian Companies	42,002	66,519,958	1,584
British do	12,330	24,311,172	1,972
American do	27,138	44,616,596	1,644
Totals	81,470	135,447,726	1,663

The average amount of a policy in force, $1,663, is identical with that of the previous year, but the average amount of the *new* policies has, on the whole, increased, having been, for Canadian Companies, $1,718; for British Companies, $1,861, and for American, $2,117; the corresponding amounts last year having been $1,648, $1,929, and $1,965.

The number of policies indicates probably about 76,000 lives insured; the returns of some of the Companies, as regards the number of lives, are incomplete, nor, even if complete, could the effect of the same life being insured by several policies in different Companies be eliminated. I, therefore, as usual, give as an approximation, that out of 54,443 lives exposed to risk, the deaths were 442, giving, on the average, an annual death rate of 8·119 per thousand, which is lower than it was in 1883.

The following table gives the amount of income from premiums received by all Companies, from 1869 to 1884, inclusive:—

PREMIUM—INCOME during the respective Years—1869-1884.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1869	164,910	515,741	557,708	1,238,359
1870	205,922	531,250	729,175	1,464,347
1871	291,897	570,449	990,628	1,852,974
1872	417,628	596,982	1,250,912	2,265,522
1873	511,235	594,108	1,492,315	2,597,658
1874	638,854	629,808	1,575,748	2,844,410
1875	707,256	623,296	1,551,835	2,882,387
1876	768,543	597,155	1,437,612	2,803,310
1877	770,319	577,364	1,299,724	2,647,407
1878	827,098	586,044	1,197,535	2,610,677
1879	919,345	565,875	1,121,537	2,606,757
1880	1,039,341	579,729	1,102,058	2,721,128
1881	1,291,026	613,595	1,190,068	3,094,689
1882	*1,562,085	674,362	1,308,158	3,544,605
1883	*1,715,089	707,468	1,414,738	3,837,295
1884	*1,931,668	744,227	1,518,991	4,194,886
Totals	13,760,216	9,707,453	19,738,742	43,206,411

* These include the premiums received for their foreign business by the Canada and Sun, being, for 1882, $52,767; for 1883, $62,546; and for 1884, $62,568. See p. lxvi.

The total amount paid to policy-holders during 1884 is as follows:—

Death claims (including bonus additions)	$1,266,398
Matured endowments do	256,187
Annuitants	6,237
Paid for surrendered policies	203,694
Dividends to policy-holders	340,879
Total	$2,073,395

The distribution of the payments among the different Companies will be found on page lxviii.

Hence, for every $100 premiums received, there has been paid to policyholders $49.43, leaving $50.57 to be carried to reserve, expense and profits.

Taking the mean of the amounts in force at the ends of 1883 and 1884 to represent the amount of risks current for the year, and comparing it with the premiums received and the claims paid (excluding the annuity business), we find the following results:—

The average rate of premiums received for every $100 of current risks is:—In Canadian Companies, $2.97; in British, $3.11; in American, $3.53; and for all Companies the average is $3.18.

The average rate of claims paid for every $100 of current risks is:—In Canadian Companies, $0.74; in British, $1.74; in American, $1.48; and for all Companies the average is $1.17.

Canadian Companies.

The condition of the Canadian Companies will be found exhibited in the statements under their respective headings. In the calculation of the re-insurance reserve, the H.M. Institute Table at 4½ per cent. interest is employed, except in the case of the Life Association, which uses the Carlisle Table, with 5 per cent.

CANADIAN COMPANIES.

ASSETS AND LIABILITIES.

Companies.	Assets.	Liabilities including Reserve but not Capital Stock.	Surplus of Assets over Liabilities, excluding Capital.	Capital Stock paid up.	Surplus of Assets over Liabilities and Capital Stock.
	$ cts.	$ cts.	$ cts.	$ cts.	$ ct
Canada Life	6,315,450 93	5,155,955 24	1,159,495 69	125,000 00	1,034,495 69
Citizens' (Life Department)	189,490 80	185,292 53	4,198 27	*	*
Confederation	1,406,957 40	1,138,220 76	268,736 64	80,000 00	188,736 64
Dominion Safety Fund	122,044 97	73,080 07	48,964 90	47,400 00	1,564 90
Federal	87,452 05	45,713 41	41,738 64	68,850 00	.....
†Life Association of Canada	186,860 87	184,308 74	2,552 13	51,916 66	.....
North American	278,986 52	197,072 61	81,913 91	60,000 00	21,913 91
Ontario Mutual	648,936 94	601,713 47	47,223 47	None.	47,223 47
Sun	836,897 24	726,260 76	110,636 48	62,500 00	48,136 48

* The capital in this Company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.

† Formerly Mutual Life.

INCOME.

Companies.	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
nada Life	877,160 83	None.	310,900 46	16,629 88	1,204,691 17
izens' (Life Department)	48,227 64	None.	7,994 28	100 00	56,321 92
nfederation	345,537 79	4,500 00	71,437 00	1,569 01	423,043 80
minion Safety Fund	32,210 73	None.	2,416 50	59 73	34,686 96
deral	20,913 90	None.	2,760 55	120 82	23,795 27
ife Association of Canada	41,584 52	None.	8,178 17	None.	49,762 69
rth American	116,762 87	1,000 00	10,515 99	117 78	128,396 64
tario Mutual	223,950 37	None.	26,989 31	None.	250,939 68
n	220,657 20	None.	35,683 83	3,600 91	259,941 94

* Formerly Mutual Life.

EXPENDITURE.

Companies.	Paid to Policy-holders.	General Expenses.	Dividends to Stockholders.	Total Expenditure.	Surplus of Income over Expenditure.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
nada Life	379,990 89	174,504 45	18,750 00	573,245 34	631,445 83
tizens' (Life Department)	21,708 86	17,682 42	3,666 12	43,057 40	13,264 52
nfederation	83,046 03	86,260 55	8,122 36	177,423 94	245,614 86
minion Safety Fund	8,000 00	9,785 27	1,620 00	19,405 27	15,281 69
deral	8,034 31	20,800 41	None.	28,834 72	.....
ife Association of Canada	17,323 91	18,004 53	4,652 46	39,980 90	9,781 79
rth American	10,257 84	42,004 94	8,260 30	60,523 08	67,873 56
tario Mutual	68,744 73	66,934 93	None.	135,679 66	115,260 02
n	74,340 98	72,595 84	3,750 00	150,686 82	109,255 12

* Formerly Mutual Life.

From these tables it appears that the Canadian Companies have received an come of $2,431,580.07, drawn from the following sources:—

	1884.
	$ cts.
Premiums and annuity sales	1,932,505 85
Interest and dividends	476,876 09
Sundry	22,198 13
Total	$2,431,580 07

And they have expended $1,228,842.13 under the following items:—

	1884. $	cts.
Paid to policyholders and annuitants	671,447	55
General expenses	508,573	34
Dividends to stockholders	48,821	24
Total	$1,228,842	13

Hence, out of every $100 of income, they have expended in payment to policyholders $27.61; in general expenses, $20.92, and in dividends to stockholders, $2.01; leaving $49.46 to be carried to reserve.

Accident and Guarantee Insurance in Canada, 1884.

The business of Accident Insurance was transacted by six Companies, viz.:—3 Canadian (two of which combined it with Life Insurance), 1 American (also combined with Life), and 2 British, one of which combined it with Guarantee business.

The total accident premiums received in Canada were $137,660, insuring an amount of $22,810,733, and the sum of $53,724 was paid for claims, with $5,588 claims unsettled.

An abstract will be found on p. lxx.

The Guarantee business was conducted by two Companies, one Canadian and the other British. The premiums received were $64,042, guaranteeing an amount of $12,131,763, and the net amount paid for claims was $13,921.

The Accident Insurance Company of North America, and the Guarantee Company of North America (both companies native) transact business outside of the Dominion, which is not included in the above.

At the present time there are sixty-eight (68) Companies under the supervision of this office, the nature of the business transacted by them being as follows:—

Number of Companies	doing	Life Insurance		38
do	do	Fire	do	31
do	do	Inland Marine Insurance		6
do	do	Ocean Marine	do	4
do	do	Accident	do	6
do	do	Guarantee	do	2
do	do	Steam Boiler	do	1
do	do	Plate Glass	do	1

The deposits for the protection of policy-holders, held by the Honorable the ceiver-General, in trust for these companies, at 10th July, inst., amounted to ,903,132.81, in securities as follows:—

Canada stock	$1,473,069 74
Canada debentures	421,866 67
Canada Provincial debentures	639,391 68
United States bonds	2,392,000 00
British annuities	621,276 96
British Colonial securities	526,769 62
Cash in sundry banks	232,937 43
Montreal Harbor bonds	378,500 00
Municipal securities	1,797,171 21
Bonds and stocks of banks and incorporated companies	189,809 50
Canadian Pacific and Canada Central Railway bonds	230,340 00
Total	$8,903,132 81

The total amount of premiums received for all forms of insurance was $9,693,148, which $3,484,568 was received by Canadian Companies, and $6,208,580 by British d American. The following summary shows the distribution of these premiums the various classes:—

PREMIUMS, 1884.

Fire	$4,980,128
Inland Marine	67,582
Ocean	311,418
Life	4,132,318
Accident	137,660
Guarantee	64,042
Total	$9,693,148

Or, dividing them according to the nationalities of the Companies:

PREMIUMS, 1884.

—	Canadian Companies.	British Companies.	American Companies.
	$	$	$
Fire	1,140,428	3,472,119	367,581
Inland Marine	59,383	1,338	6,861
Ocean	283,639	None.	27,779
Life	1,869,100	744,227	1,518,991
Accident	88,212	14,079	35,369
Guarantee	43,806	20,236	None.
Total	3,484,568	4,251,999	1,956,581

LEGISLATION.

The Bill for the regulation of assessment Life Insurance Companies which was introduced into Parliament during the Session of 1884, and was subsequently withdrawn, was again brought forward in its original form, and after some alterations and additions made during its course has, at this time of writing, passed the Senate and been referred back to the House of Commons with some clerical amendments. The reasons which led me to recommend this measure, have been so fully set forth in previous Reports (1879, p. xxiv; 1880, p. xxiii; 1882, p. xxiv) and in particular in the memorandum read in the House in 1884, and published in the Report 1883, p. 350, that it is unnecessary to repeat them here. The following is the text of the Bill as it at present stands; if it passes or any alterations are made, it will be found in the appendix to this Report. I have put in italics the alterations and additions made to the original Bill, and beg to disclaim any responsibility for them.

An Act to modify the application of "The Consolidated Insurance Act, 1877."

WHEREAS it is expedient to amend "*The Consolidated Insurance Act*, 1877," with regard to companies transacting business of life insurance under the title of "Co-operative Life Insurance Companies," "Mutual Benefit Associations," and the like; Therefore Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. The word "company" in this Act shall be construed and interpreted in the same manner as in the Act cited in the preamble; and a penalty imposed for contravention of this Act, the amount whereof is fixed by reference to any section of the Act aforesaid, shall be recoverable and applicable in like manner as that imposed by such section, all the provisions whereof shall apply to it and to the offence for which it is imposed.

2. Any company incorporated within Canada, which transacts business of life insurance by promising to pay, on the death of a member of such company, a sum of money solely from the proceeds of assessments, or dues collected or to be collected, from the members thereof for that purpose, may, at the discretion of the Minister of

'inance, on report of the Superintendent of Insurance, approved by the Treasury 3oard, be exempted from the operation of "*The Consolidated Insurance Act*, 1877," *nd be permitted to transact the business of life insurance* on the conditions hereinafter pecified.

3. Companies to be so exempted shall register their titles or corporate names in he office of the Superintendent of Insurance; they shall also make attested returns f their condition and affairs at such times and in such form, and attested in such nanner, as shall be prescribed by the Minister of Finance, and the Superintendent of nsurance shall include such returns in his annual report; and any failure to make uch returns, when called for by the Superintendent of Insurance, shall subject such ompany, and any officer thereof, to the penalty mentioned in the twenty-second section of the Act hereinbefore cited.

4. The registration of a company shall cease to be valid on the thirty-first day f March in each year, but shall be renewable from year to year, in the discretion of he Minister of Finance.

5. *The provisions of this section shall apply to corporations or associations incorporated elsewhere than in Canada for the purpose of carrying on the business of life insurance upon the co-operative or assessment plan;*

(2.) *Any such corporation or asssociation may be licensed by the Minister of Finance, under the provisions of* "The Consolidated Insurance Act, 1877," *to transact business n Canada upon depositing with him fifty thousand dollars, and thereafter shall have the right to transact business so long as it continues to pay its losses to the full limit named in its certificates or policies, and has complied with all the requirements of the said Act and of this Act and of the Superintendent of Insurance;*

(3.) *In addition to such deposit of fifty thousand dollars, the Minister of Finance, upon the report of the Superintendent of Insurance, approved by the Treasury Board, may from time to time require such other and further deposit as may be recommended in such report and so approved, to be made by such companies or deposited with trustees to be named by the Minister of Finance, upon such trusts as shall be determined by the Governor in Council;*

(4.) *Death claims shall be a first charge on all moneys realized from assessments, and no deduction shall be made from any such death claims on any account whatsoever;*

(5.) *No portion of any moneys received from assessments for death claims shall be used for any expense whatever, and every notice of any assessment shall truly specify the cause and purpose thereof;*

(6.) *Every application, policy and certificate, issued or used by any such company in Canada, shall have printed thereon, in a conspicuous place, in different colored ink and in good-sized type, the following words:—*

"*This association is not required by law to maintain the reserve which is required of ordinary life insurance companies;*"

(7.) *Every certificate and policy shall contain a promise to pay the whole amount therein mentioned, out of the death fund of the association and out of any moneys realized from assessments to be made for that purpose, and every such association shall be bound forthwith and from time to time to make assessments to an amount adequate with its other available funds to pay all obligations created under any such certificate or policy without deduction or abatement:*

(8.) *The condition embodied in the next preceding sub-section shall be inserted in every policy or certificate issued or delivered to any person insured in Canada.*

6. *The provisions contained in sub-sections four, five, six, seven and eight of the next preceding section shall also apply to any company (not being such a company, society or association, as is referred to in section twelve of this Act) incorporated in Canada and carrying on the business of life insurance upon the co-operative or assessment plan.*

7. *No condition, stipulation or proviso modifying or impairing the effect of any policy of life insurance issued after the first day of January, one thousand eight hundred and eighty-six, by any company doing business within Canada under the authority of the Parliament of Canada, shall be good or valid unless the same is set out in full on the face or back of the policy.*

8. *No policy or certificate shall contain or have endorsed upon it any condition providing that such policy or certificate shall be avoided by reason of any statement contained in the application therefor being untrue, unless such condition is limited to cases in which such statement is material to the contract.*

9. No company shall carry on within Canada any business of the nature described in the second section of this Act, without being licensed under the Act above cited, or being registered under this Act, *and the words "assessment system" shall be printed in large type at the head of every policy and every application for the same, and also in every circular and advertisement issued or used in Canada;* and any director, manager, agent or other officer of a company, so doing business, *without being licensed or registered,* and any person who transacts any insurance business on behalf of any such company, *and any company neglecting to print the said words as aforesaid,* and any director, manager, agent or other officer of a company, or any other person transacting business on behalf of such company, *circulating or using any policy or application, circular or advertisement, not having the words "assessment system" printed thereon, as aforesaid,* shall be liable to the penalty mentioned in the thirteenth section of the Act hereinbefore cited.

10. In the case of any contract entered into, or any certificate of membership or policy of insurance issued by any company, before the passing of this Act, assessments may be made and collected, and claims paid, and all business connected therewith transacted without any penalty being incurred.

11. *In every policy issued by a company licensed in accordance with the fifth section of this Act, in favor of a resident of Canada, a clause shall be either embodied therein or endorsed thereon, to the effect that an action to enforce the obligation of such policy, may be validly taken into any court of competent jurisdiction in the Province wherein the policy holder resides or last resided before his decease.*

12. *Neither "The Consolidated Insurance Act,* 1877," *nor this Act shall apply to any society or association of persons for fraternal, benevolent, industrial or religious purposes, among which purposes shall be the insurance of the lives of the members thereof exclusively; or to any association for the purpose of life insurance, formed in connection with such society or organization, and exclusively from its members, and insuring the lives of such members exclusively:*

(2.) *Any society or association which is declared by this section to be exempt from the application of "The Consolidated Insurance Act,* 1877," *and of this Act, may nevertheless apply to the Minister of Finance to be allowed to avail itself of the provisions of this Act, and upon such application being assented to, such society or association shall cease to be so exempt by virtue of this section.*

The effect of the Bill may be briefly stated as follows:—

(1). It declares that these companies are life insurance companies within the meaning of the statute, thus settling a disputed legal point.

(2). It exempts native companies from the operation of the Insurance Act of 1877, if they obtain the consent of the Minister of Finance; they will then be *registered* in this office, such registration being valid from year to year, and can then transact their business without further condition than making annual reports to the Superintendent. They must, however, conform to the regulations laid down in sub-sections 4, 5, 6, 7 and 8 of the fifth section, and I presume it will be the duty of the Superinsendent to see that these regulations are complied with, and in the event of non-compliance therewith to recommend to the Minister that the registration be not renewed. The only one of these sub-sections which is of much importance is the seventh, and whether this requires a definite sum to be named and guaranteed in the

certificate I cannot say; the Minister of Justice appears to be of opinion that it does not. If, however, it does, then a society, working on the oldest form of assessment assurance, in which each member simply contributes a specific sum on the occurrence of a death, this sum being paid to the beneficiary, would, of course, be prevented from continuance.

Another regulation is as to the printing of the words "assessment system" as prescribed in section 9.

(3). Native companies may, however, if they choose, apply for license under the Insurance Act, 1877, in which case they would have to comply with all the conditions of that Act, and would have to make the preliminary deposit of $50,000 required by it.

(4). Foreign companies come under the Act of 1877, and are required to take out a license, make a preliminary deposit of $50,000, and otherwise conform to all the requirements of that Act. They must also conform with the additional requirements stated in the sub-sections of the fifth section, and in the eleventh section. They must also have the words "assessment system" printed as required by the 9th section*.

The seventh and eighth sections apply to all companies doing life insurance, whether under the regular or the assessment systems. The effect of them appears to be, that whereas formerly statements in the application, when imported into the policy, were treated as a warranty, and construed strictly, so that any misstatement had the effect of voiding the policy, it is now enacted that a misstatement shall not avoid the policy unless it is material to the contract.

By the twelfth section, benevolent societies are exempted altogether (if they so choose) from the Insurance Acts, but I doubt whether this section is so worded as fully to carry out the intention.†

QUINQUENNIAL VALUATION.

Five years having elapsed since the last valuation of the policies in the life insurance companies, I have this year, as required by statute, undertaken the valuation as at 31st December, 1884. The results, so far as completed, will be found in

*I do not know whether it is intended that the printing of these words shall also be compulsory on a regular life insurance company, which being licensed under the Act of 1877, and doing ordinary life business, may also have adopted a plan of assessment insurance as one of its modes of business.

† The following is the original clause for which the present was substituted: it appears to me that the former carried into effect the intentions of the legislature, as expressed in committee, both as to the inclusion and the exclusion of certain associations, while the substituted clause fails in both respects:—"Nothing herein contained shall cause '*The Consolidated Insurance Act*, 1877,' or this Act, to apply to any society or association of persons of a fraternal, benevolent, industrial or religious description, in the operations of which the transaction of life insurance is confined to the members thereof and is merely incidental and ancillary to the other objects of the society or association, and is not conducted under distinct and separate organization and management: and it shall also be lawful, notwithstanding anything in these Acts contained, for the members, resident in Canada, of any fraternal, benevolent, industrial or religious society or association, whose head office or management is not within Canadian jurisdicton, to effect insurance in connection with such society or association, and to transact all necessary business relating thereto." The latter portion was designed to meet such cases as the "Knights of Labor" and the "Amalgamated Engineers."

the appendix. I have not thought it necessary to value in the case of any company for which the office had made a valuation less than five years ago. In this connection I may mention that an extensive set of tables for life valuation on the Government standard of the H.M. Table of the Institute of Actuaries, at 4½ per cent. interest, has been selected from those calculated in this office, and having been struck off by aid of the papyrograph, has been issued in two volumes to such of the companies as desired them.

CONCLUSION.

This being the last report which I shall have the honor to present, as, in consequence of advancing age and failing health, I have found it necessary to request to be relieved from duty, I take this opportunity of thanking the managers and agents of the various companies for the courtesy with which they have always received me on my official visits, for their readiness to furnish all the information in their power, and for their willing compliance with any requests or suggestions I may have thought fit to make to them. I also beg respectfully to thank you, Sir, and your predecessor in office, for the attentive consideration which has invariably been accorded to any recommendation it has fallen within my duty to make in regard to the important interests intrusted to me.

The work of the office, since its organization by me ten years ago, is embodied in the annual reports laid before Parliament, and by these it claims to be judged.

I have the honor to remain, Sir,

Your most obedient servant,

J. B. CHERRIMAN, M.A., F.I.A., F.R.S.C.,

Superintendent of Insurance

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF FIRE OR INLAND MARINE INSURANCE IN CANADA, FOR THE YEAR 1884, IN ACCORDANCE WITH THE INSURANCE ACTS OF 1875 AND 1877.

GENERAL TABLES

ASSETS OF ALL COMPANIES, FIRE AND MARINE.
LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.
INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.
PERCENTAGE LOSSES TO PREMIUMS, &c., &c.

ABSTRACT FOR THE YEAR 1884.

Fire Insurance in Canada—Canadian Companies.

—	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount Paid for Losses.	Unsettled Claims.	
						Not Resisted.	Resisted.
	$	$	$	$	$	$	$
British America	152,920	16,672,322	16,264,815	87,306	92,961	7,474	None.
Citizens'	228,265	23,038,305	26,668,094	148,497	148,531	14,016	2,000
London Mutual Fire	118,246	16,612,523	40,488,508	80,606	75,748	10,841	4,303
Quebec	66,720	5,500,011	7,041,593	38,266	34,829	6,900	None.
Royal Canadian	243,729	23,369,239	22,076,577	158,907	161,489	14,677	None.
6. Western	330,548	33,555,147	35,429,358	231,129	249,179	23,157	None.
Total for 1884	1,140,428	118,747,547	147,968,945	744,711	762,737	77,065	6,303
Total for 1883	1,091,801	122,302,460	149,930,173	777,071	760,430	101,956	8,633

BRITISH COMPANIES.

Caledonian	90,947	8,426,621	8,211,249	61,956	67,032	6,308	None.
City of London	‡171,502	**13,453,662	15,473,888	83,979	94,585	9,952	4,736
Commercial Union	312,381	27,369,127	28,060,143	230,805	237,611	15,388	1,300
Fire Insurance Association	134,109	13,619,081	17,762,005	93,529	88,231	8,160	5,588
Glasgow and London	*128,261	†13,213,542	13,268,033	115,044	109,609	5,135	300
Guardian	143,518	15,109,347	12,408,610	72,714	68,562	3,038	1,115
Imperial	205,142	19,877,894	20,181,050	98,686	128,330	4,551	None.
Lancashire	226,468	20,437,301	22,123,978	151,680	151,256	12,952	4,400
Liverpool and London and Globe	213,133	23,722,675	29,487,959	115,428	122,211	2,765	None.
London and Lancashire	93,115	9,058,129	10,647,447	55,357	57,974	5,676	None.
London Assurance	63,415	9,354,606	7,677,227	38,042	40,626	None.	None.
National of Ireland	45,969	5,415,078	4,146,563	27,125	24,700	6,220	None.
North British	323,171	40,776,397	39,704,241	200,176	190,535	15,935	8,184
Northern	193,755	16,870,284	18,167,952	167,821	166,240	9,124	3,044
Norwich Union	92,451	9,962,164	9,065,638	51,507	48,063	1,897	2,500
Phœnix of London	225,510	21,801,388	24,544,403	167,235	176,594	1,817	9,936

Queen	226,932	21,424,532	21,945,507	138,322	140,051	1,667	10,000
Royal	531,307	56,734,248	104,490,355	344,894	360,084	22,075	None.
19. Scottish Union and National	51,033	7,832,540	6,074,950	17,845	18,294	2,585	None.
Total for 1884	3,472,119	354,458,616	413,441,198	2,232,145	2,290,588	135,245	51,153
Total for 1883	3,178,850	350,993,028	380,613,572	2,096,108	1,992,671	241,879	28,705

AMERICAN COMPANIES.

Ætna	114,885	12,469,928	7,450,320	52,701	55,224	5,675	None.
Agricultural of Watertown	74,840	7,780,314	20,139,379	34,866	33,740	3,023	None.
Hartford	135,369	13,648,437	12,045,719	78,542	85,534	4,197	None.
4. Phenix of Brooklyn	42,487	6,878,536	4,462,228	18,297	17,500	1,025	None.
Total for 1884	367,581	40,777,215	44,097,646	184,406	191,998	13,920	None.
Total for 1883	354,090	40,284,814	41,720,298	184,288	167,127	25,877	None.

RECAPITULATION.

6 Canadian Companies	1,140,428	118,747,547	147,968,945	744,711	762,737	77,065	6,303
19 British Companies	3,472,119	354,458,616	413,441,198	2,232,145	2,290,588	135,245	51,153
4 American Companies	367,581	40,777,215	44,097,646	184,406	191,998	13,920	None.
Grand Total for 1884	4,980,128	513,983,378	605,507,789	3,161,262	3,245,323	226,230	57,456
Grand Total for 1883	4,624,741	513,580,302	572,264,041	3,057,467	2,920,228	369,712	37,338

* Not including $124,272 for insurance of risks of Sovereign Insurance Company.
† Not including $17,461,349 re-insured from Sovereign Insurance Company.
‡ Not including $6,034 for re-insurance of risks of Scottish Imperial Insurance Company.
** Not including $2,048,683 re-insured from Scottish Imperial Insurance Company.

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869–80.

	Premiums Received.												Total.
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	113,833	114,377	135,852	174,047	191,035	194,077	184,799	146,532	174,892	174,006	166,401	186,895	1,956,746
Canada Agricultural	.....	.....	.....	.....	.....	109,892	131,639	115,897	97,468	.....	.....	.....	454,896
Canada Fire	.....	.....	.....	.....	.....	.....	.....	94,788	133,625	118,055	141,378	167,609	655,455
Citizens'	.....	.....	.....	.....	.....	.....	129,893	244,363	136,653	91,971	89,718	87,041	779,639
Dominion	.....	.....	.....	.....	.....	.....	.....	.....	.....	27,175	58,308	70,388	155,871
*London Mutual Fire	60,702	71,135	78,072	62,807	73,614	74,377	60,333	80,443	96,136	88,441	92,987	106,602	945,654
National Fire	.....	.....	.....	.....	.....	.....	.....	86,098	93,812	60,070	44,046	.....	284,026
Ottawa Agricultural	.....	.....	.....	.....	.....	.....	7,947	64,882	86,174	35,858	.....	.....	194,861
Provincial	99,913	97,633	171,514	161,158	190,857	244,331	217,213	179,236	72,495	.....	.....	.....	1,434,350
Quebec	72,234	72,725	73,602	77,508	75,169	79,453	86,424	82,203	80,042	66,012	60,600	62,559	888,531
Royal Canadian	.....	.....	.....	.....	.....	392,434	312,951	260,678	196,014	146,773	116,754	128,298	1,553,902
†Sovereign	.....	.....	20,680	59,121	55,623	83,250	80,091	92,656	95,117	82,819	63,695	†107,879	740,931
Stadacona	.....	.....	.....	.....	.....	21,918	183,009	201,429	84,132	.....	.....	.....	490,488
Western	154,630	180,730	227,698	262,206	256,598	254,049	252,355	232,431	276,395	270,716	268,935	272,758	2,909,551
	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British Companies.													
Commercial Union	81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,695	174,249	195,590	190,264	231,607	1,472,258
Guardian	3,156	8,780	17,392	32,947	54,387	51,225	50,905	42,717	54,433	51,813	50,253	62,745	480,753
Imperial	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,548	153,012	156,988	149,449	156,461	1,469,098
Lancashire	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	161,064	184,145	1,084,177
Liverpool and London and Globe	286,398	273,303	263,696	260,262	258,632	219,948	138,480	106,771	129,083	148,024	157,617	155,880	2,393,094
London and Lancashire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,448	9,448
London Assurance	55,931	56,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,272	51,095	52,454	715,185
North British	141,822	168,500	203,724	235,290	309,234	322,516	292,563	265,910	288,943	282,475	262,508	253,871	3,027,356
Northern	18,115	25,252	50,682	69,905	72,359	76,397	60,830	59,737	68,799	76,040	68,628	75,175	721,919
Norwich Union	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20,507	20,507
Phœnix of London	86,081	82,643	80,133	108,215	158,403	188,503	162,030	151,223	157,814	171,410	150,898	162,339	1,659,724
Queen	94,048	106,616	122,609	150,530	179,562	163,329	160,594	153,273	198,087	193,664	182,042	195,069	1,899,423

Scottish Commercial	.....	.....	.....	.....	.....	.....	37,446	46,774	76,932	82,240	80,516	19,513	343,421
Scottish Imperial	4,878	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,590	51,503	52,044	535,710
	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460
American Companies.													
Ætna	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,268
Agricultural of Watertown	.....	5,431	68,361	73,613	64,641	.....	.....	.....	.....	.....	‡ 27,279	47,290	286,615
Andes	.....	.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Hartford	57,531	75,229	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	80,184	83,191	976,529
Home	No return	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phenix of Brooklyn	.....	.....	.....	.....	.....	.....	15,506	20,090	11,858	6,075	7,516	7,484	68,529
	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372

RECAPITULATION.

Canadian Companies	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British Companies	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460
American Companies	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand Totals	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488	3,479,577	36,285,733

* Formerly the Agricultural Mutual.
† Formerly the Isolated Risk. In its premiums for 1880 the $17,352 received for re-insurance of the risks of the National has not been included.
‡ This is exclusive of $63,310 received for re-insurance of the risks of Canada Agricultural and Ottawa Agricultural.

SUMMARY OF LOSSES paid for Fire Insurance in Canada by all Companies, for the Years 1869-1880.

—	Losses Paid.												Total.
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,098,943
Canada Agricultural	.....	.....	.....	.....	.....	41,317	63,437	102,056	83,291	.....	.....	.....	290,101
Canada Fire	.....	.....	.....	.....	.....	.....	.....	35,688	134,715	78,517	102,582	120,719	472,221
Citizens'	.....	.....	.....	.....	.....	.....	62,632	168,608	309,010	69,599	71,197	55,674	736,720
Dominion	.....	.....	.....	.....	.....	.....	.....	.....	.....	10,676	34,024	48,973	93,673
*London Mutual Fire	42,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,353	67,599	85,031	75,098	723,603
National Fire	.....	.....	.....	.....	.....	.....	.....	42,839	167,447	48,944	28,502	.....	287,732
Ottawa Agricultural	.....	.....	.....	.....	.....	.....	280	14,362	52,748	40,779	.....	.....	108,164
Provincial	81,431	68,006	100,344	119,791	106,512	117,386	139,134	163,020	61,522	.....	.....	.....	957,146
Quebec	28,990	152,076	17,582	60,630	57,606	27,840	61,658	105,753	37,747	15,304	19,511	28,807	613,504
Royal Canadian	.....	.....	.....	.....	.....	157,672	322,405	332,977	560,179	55,147	54,597	63,473	1,546,450
†Sovereign	.....	.....	2,132	10,074	20,249	37,210	44,546	66,201	59,998	65,351	58,777	88,941	453,479
Stadacona	.....	.....	.....	.....	.....	.....	54,854	243,016	286,070	189,755	.....	.....	773,695
Western	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,067	112,845	131,328	138,794	1,733,503
	276,116	453,414	414,339	510,469	487,649	662,470	1,083,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies.													
Commercial Union	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian	None.	1,300	3,923	22,910	77,859	34,465	24,275	11,930	442,575	22,081	40,661	23,638	705,617
Imperial	27,587	71,589	67,986	80,965	71,295	68,886	105,942	55,946	660,979	67,230	82,762	49,903	1,411,070
Lancashire	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755
L'pool & Lond'n & Globe	183,579	251,405	215,563	244,474	136,608	164,156	193,477	118,873	526,275	37,093	78,429	54,703	2,204,635
London and Lancashire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	465	465
London Assurance	66,274	33,221	35,034	84,493	43,875	56,724	16,544	37,888	25,118	29,697	44,827	14,406	488,101
North British	47,829	115,967	140,757	119,605	110,154	157,391	220,639	171,265	1,052,876	118,497	168,880	119,851	2,543,711
Northern	6,609	2,781	22,709	60,948	67,722	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382
Norwich Union	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,415	1,415
Phœnix of London	23,819	128,845	37,226	86,919	53,009	81,752	121,577	92,871	72,313	47,778	147,524	53,408	947,041
Queen	31,800	56,251	89,272	101,478	99,558	126,903	123,729	135,038	856,975	111,799	115,064	79,914	1,927,781
Royal	124,328	272,622	181,486	147,269	167,858	258,970	293,758	340,735	661,774	179,462	237,268	168,745	3,034,275
Scottish Commercial	.....	.....	.....	.....	.....	.....	9,977	39,648	14,247	37,401	46,439	29,617	177,329
Scottish Imperial	None.	17,134	18,127	45,029	60,811	60,035	33,830	33,769	24,755	33,491	47,515	26,239	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076

American Companies.													
Ætna	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762
Agricultural of Watert'n	.....	100	13,168	33,616	28,204	.....	.....	.....	.....	1,196	34,325	33,527	144,136
Andes	.....	.....	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Hartford	29,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,215	31,038	671,932
Home	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Phenix of Brooklyn	.....	.....	.....	.....	.....	.....	2,558	15,719	77,044	2,451	5,626	672	104,070
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259

RECAPITULATION.

Canadian Companies	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076
American Companies	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
Grand Totals	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

* Formerly the Agricultural Mutual.
† Formerly the Isolated Risk.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869–84.

—	Totals from 1869 to 1880.	Premiums Received.				Total.
		1881.	1882.	1883.	1884.	
Canadian Companies.	$	$	$	$	$	$
British America	1,956,746	146,386	127,951	121,071	152,920	2,505,074
Canada Agricultural	454,896	.....	.....	.....	.....	454,896
Canada Fire	655,455	192,894	32,984	.....	.....	881,333
Citizens'	779,639	100,873	137,941	181,393	228,265	1,428,111
Dominion	155,871	34,371	.....	.....	.....	190,242
*London Mutual Fire	945,654	122,189	104,893	110,830	118,246	1,401,812
National Fire	284,026	.....	.....	.....	.....	284,026
Ottawa Agricultural	194,861	.....	.....	.....	.....	194,861
Provincial	1,434,350	.....	.....	.....	.....	1,434,350
Quebec	888,531	49,287	49,867	64,434	66,720	1,118,839
Royal Canadian	1,553,902	154,585	164,622	193,021	243,729	2,309,859
†Sovereign	740,931	123,476	102,554	88,443	.....	1,055,404
Stadacona	490,488	.....	.....	.....	.....	490,488
Western	2,909,551	282,409	312,621	332,609	330,548	4,167,738
	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	17,917,033
British Companies.						
Caledonian	.....	.....	.....	71,047	90,947	161,994
City of London	.....	.....	127,100	149,665	171,502	448,267
Commercial Union	1,472,258	277,885	307,967	294,508	312,381	2,664,999
Fire Insurance Association	.....	43,296	110,989	109,316	134,109	397,710
Glasgow and London	.....	.....	.....	.....	128,261	128,261
Guardian	480,753	64,915	71,095	97,785	143,518	858,066
Imperial	1,469,098	170,486	179,520	199,062	205,142	2,223,308
Lancashire	1,084,177	197,980	208,539	210,159	226,468	1,927,323
Liverpool and London and Globe	2,398,094	157,565	161,962	195,602	213,133	3,126,356
London and Lancashire	9,448	30,964	105,197	95,299	93,115	334,023
London Assurance	715,185	62,402	66,576	76,959	63,415	984,537
National of Ireland	.....	.....	.....	32,528	45,969	78,497
North British	3,027,356	271,375	273,516	293,579	323,171	4,188,997
Northern	721,919	95,525	132,259	169,577	194,755	1,313,035
Norwich Union	20,507	52,901	73,067	90,770	92,451	329,696
Phœnix of London	1,659,722	178,497	204,138	203,548	225,510	2,471,415
Queen	1,899,423	194,162	207,111	216,314	226,932	2,743,942
Royal	4,000,389	503,233	569,481	609,973	531,307	6,214,383
Scottish Commercial	343,421	.....	.....	.....	.....	343,421
Scottish Imperial	535,710	52,072	72,314	12,759	.....	672,855
Scottish Union and National	.....	.....	37,627	50,400	51,033	139,060
	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	31,750,145
American Companies.						
Ætna	1,640,268	107,571	105,571	114,615	114,885	2,082,910
Agricultural of Watertown	286,615	57,361	51,885	70,457	74,840	541,158
Andes	31,431	.....	.....	.....	.....	31,431
Hartford	976,529	87,616	103,355	131,133	135,369	1,434,002
Home	.....	.....	.....	.....	.....	.....
Phenix of Brooklyn	68,529	14,840	27,004	37,885	42,487	190,745
	3,003,372	267,388	287,815	354,090	367,581	4,280,246

RECAPITULATION.

Canadian Companies	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	17,917,033
British Companies	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	31,750,145
American Companies	3,003,372	267,388	287,815	354,090	367,581	4,280,246
	36,285,733	3,827,116	4,229,706	4,624,741	4,980,128	53,947,424

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869-84.

—	Totals for 1869 to 1880.	Losses Paid. 1881.	1882.	1883.	1884.	Total.
Canadian Companies.	$	$	$	$	$	$
British America	1,098,943	128,869	80,711	82,480	92,961	1,483,964
Canada Agricultural	290,101	.....	.....	.....	.....	290,101
Canada Fire	472,221	152,074	73,838	.....	.....	698,133
Citizens'	736,720	89,058	119,581	135,613	148,531	1,229,503
Dominion	93,673	54,582	.....	.....	.....	148,255
*London Mutual Fire	723,603	94,632	60,758	70,211	75,748	1,024,952
National Fire	287,732	.....	.....	.....	.....	287,732
Ottawa Agricultural	108,164	.....	.....	.....	.....	108,164
Provincial	957,146	.....	.....	.....	.....	957,146
Quebec	613,504	392,442	42,338	49,056	34,829	1,132,159
Royal Canadian	1,546,450	142,440	103,328	117,806	161,489	2,071,523
†Sovereign	453,479	107,042	78,811	96,884	.....	736,216
Stadacona	773,695	.....	.....	.....	.....	773,695
Western	1,733,503	175,619	174,478	208,380	249,179	2,541,159
British Companies.	9,888,934	1,336,758	733,843	760,430	762,737	13,482,702
Caledonian	.....	.....	.....	18,631	67,032	85,663
City of London	.....	.....	66,220	82,158	94,585	242,963
Commercial Union	1,167,734	203,594	238,110	254,744	237,611	2,101,793
Fire Insurance Association	.....	7,453	75,568	96,797	88,231	268,049
Glasgow and London	.....	.....	.....	.....	109,609	109,609
Guardian	705,617	58,965	45,027	38,740	68,562	916,911
Imperial	1,411,070	130,320	100,755	92,334	128,330	1,862,809
Lancashire	1,017,755	141,313	121,876	124,943	151,256	1,557,143
Liverpool and London and Globe	2,204,635	142,155	107,074	109,726	122,211	2,685,801
London and Lancashire	465	9,379	30,537	76,682	57,974	175,037
London Assurance	488,101	24,283	35,707	51,289	40,626	640,006
National of Ireland	.....	.....	.....	6,472	24,700	31,172
North British	2,543,711	253,794	179,488	168,409	190,535	3,335,937
Northern	920,382	65,338	89,217	87,365	166,240	1,328,542
Norwich Union	1,415	14,205	40,436	54,098	48,063	158,217
Phœnix of London	947,041	121,359	123,946	145,025	176,594	1,513,965
Queen	1,927,781	150,759	150,717	132,189	140,051	2,501,497
Royal	3,034,275	324,667	315,855	418,241	360,084	4,453,122
Scottish Commercial	177,329	.....	.....	.....	.....	177,329
Scottish Imperial	400,765	21,821	39,593	21,229	.....	483,408
Scottish Union and National	.....	.....	8,318	13,599	18,294	40,211
American Companies.	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	24,669,184
Ætna	1,452,762	60,018	82,164	51,952	55,224	1,702,120
Agricultural of Watertown	144,136	29,316	20,271	28,965	33,740	256,428
Andes	5,668	.....	.....	.....	.....	5,668
Hartford	671,932	71,227	56,554	71,415	85,534	956,662
Home	60,691	.....	.....	.....	.....	60,691
Phenix of Brooklyn	104,070	3,100	3,710	14,795	17,500	143,175
	2,439,259	163,661	162,699	167,127	191,998	3,124,744

RECAPITULATION.

Canadian Companies	9,888,934	1,336,758	733,843	760,430	762,737	13,482,702
British Companies	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	24,669,184
American Companies	2,439,259	163,661	162,699	167,127	191,998	3,124,744
Grand Totals	29,276,269	3,169,824	2,664,986	2,920,228	3,245,323	41,276,630

* Formerly the Agricultural Mutual. †Formerly the Isolated Risk

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1884, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each year.	Amount at Risk at date of Statement.	Losses Paid.
CANADIAN COMPANIES.	$	$	$	$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	68,921,494	68,465,914*	414,339
1872	796,847	76,499,542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509.113	231,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
1879	1,102,822	124,652,727	158,824,631	687,353
1880	1,190,029	131,079,789	154,403,173	701,639
1881	1,206,470	140,331,153	153,436,408	1,336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,362,460	149,930.173	760,430
1884	1,140,428	118,747,547	147,968,945	762,737
Total	17,917,033	1,864,380,375	.....	13,482,702
BRITISH COMPANIES.				
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299.846	148,147,966	132,731,241	922,400
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,683,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	152,835,268	1,168,858
1877	1,927,220	206,713,932	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571
1879	1,899,154	213,131,295	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405
1882	2,908,458	321,466,183	339,520,054	1,768,444
1883	3,178,850	350,993,028	380,613,572	1,992,671
1884	3,472,119	354,458,616	413,441,198	2,290,588
Total	31,750,145	3,428,856,384	.....	24,669,184
AMERICAN COMPANIES.				
1869	165,166*	9,702,356*	13,796,890*	172,188
1870	194,781	12,893,827*	11,167,928*	147,061
1871	314,452	27,367,712*	27,256,629*	212,460
1872	332,243	26,526,334*	33,818,670	263,339
1873	352,255	26,788,850	40,120,629	227,219
1874	259,049	25,243,769	25,050,427	142,583
1875	264,395	17,357,605	19,300,555	181,713
1876	228,955	23,914,181	18,888,750	99,389
1877	213,830	21,013,457	18,292,315	586,452
1878	211,594	19,432,178	35,766,238	114,034
1879	225,512	22,920,397	40,267,995	182,305
1880	241,140	25,434,766	27,414,113	109,516
Carried forward	3,003,372	258,595,432	.....	2,439,259

* These returns are imperfect.

SUMMARY of Fire Insurance in Canada, &c.—*Concluded.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during each year.	Amount at Risk at date of Statement.	Losses Paid.
	$	$	$	$
Brought forward.....	3,003,372	258,595,432	.....	2,439,259
MERICAN COMPANIES—*Concluded.*				
81.....	267,388	30,040,366	31,053,261	163,661
82.....	287,815	32,454,518	34,772,345	162,699
83.....	354,090	40,284,814	41,720,296	167,127
84.....	367,581	40,777,215	44,097,646	191,998
Total.....	4,280,246	402,152,345	.....	3,124,744

TOTALS FOR ALL THE YEARS FROM 1869 TO 1884, INCLUSIVE.

anadian Companies.....	17,917,033	1,864,380,375	.....	13,482,702
ritish Companies	31,750,145	3,428,856,384	.....	24,669,184
merican Companies.....	4,280,246	402,152,345	.....	3,124,744
Grand Total.....	53,947,424	5,695,389,104	.....	41,276,630

Inland Marine Insurance Business in Canada, 1884.

—	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses Incurred during the Year.
					Not Resisted.	Resisted.	
Canadian Companies.	$	$	$	$	$	$	$
British America	16,060	3,791,749	None.	13,104	None.	None.	13,104
Royal Canadian	18,881	2,946,585	None.	13,718	252	None.	10,663
Western	24,442	5,179,545	4,000	14,917	1,277	None.	14,873
	59,383	11,917,879	4,000	41,739	1,529	None.	38,640
British Companies.							
Commercial Union	1,338	563,065	None.	None.	None.	None.	None.
American Companies.							
Ætna	3,064	732,754	None.	261	None.	None.	261
Phenix of Brooklyn	3,797	1,583,330	None.	8,521	800	None.	9,321
	6,861	2,316,084	None.	8,782	800	None.	9,582

RECAPITULATION.

Canadian Companies	59,383	11,917,879	4,000	41,739	1,529	None.	38,640
British Companies	1,338	563,065	None.	None.	None.	None.	None.
American Companies	6,861	2,316,084	None.	8,782	800	None.	9,582
Total	67,582	14,797,028	4,000	50,521	2,329	None.	48,222

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Inland Marine and Ocean business done by Companies combining these branches, for 1884.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Losses Paid.	Unsettled Claims.		Net Amount of Losses Incurred during the Year.	Remarks.
					Not Resisted.	Resisted.		
	$	$	$	$	$	$	$	
Fire Insurance	677,473	63,730,483	64,095,821	508,428	71,566	12,096	482,062	In all countries, 31st Dec., 1884.
Inland Marine	47,733	9,447,132	373,587	18,708	None.	None.	18,633	
Marine, Ocean	37,010	1,185,957	398,854	32,600	2,940	None.	15,992	
	762,216	74,363,572	64,868,262	559,736	74,506	12,096	516,687	

ROYAL CANADIAN INSURANCE COMPANY, MONTREAL.

Fire Insurance	243,729	23,369,239	22,076,577	161,489	14,677	None.	158,907	In Canada, 31st Dec., 1884.
Inland Marine	18,881	2,946,585	None.	13,718	252	None.	10,663	
Marine, Ocean	127,552	4,305,805	993,472	51,657	22,829	None.	69,193	
	390,162	30,621,629	23,070,049	226,864	37,758	None.	238,763	

WESTERN ASSURANCE COMPANY, TORONTO.

Fire Insurance	1,206,279	106,867,129	102,188,988	955,847	92,147	500	923,052	In all countries, 31st Dec., 1884.
Inland Marine	96,264	15,670,972	781,158	48,623	16,538	None.	61,097	
Marine, Ocean	122,076	9,094,189	621,170	114,783	9,030	5,000	94,057	
	1,424,619	131,630,290	103,591,316	1,119,253	117,715	5,500	1,078,206	

PHENIX INSURANCE COMPANY OF BROOKLYN, U.S.

Fire Insurance	42,487	6,878,536	4,462,228	17,500	1,025	None.	18,297	In Canada, 31st Dec., 1884.
Inland Marine	3,797	1,583,330	None.	8,521	800	None.	9,321	
Marine, Ocean	27,779	2,653,830	None.	23,374	None.	None.	23,374	
	74,063	11,115,696	4,462,228	49,395	1,825	None.	50,992	

ÆTNA FIRE INSURANCE COMPANY.

Fire Insurance	114,885	12,469,928	7,450,320	55,224	5,675	None.	52,701	In Canada, 31st Dec., 1884.
Inland Marine	3,064	732,754	None.	261	None.	None.	261	
	117,949	13,202,682	7,450,320	55,485	5,675	None.	52,962	

THE COMMERCIAL UNION ASSURANCE COMPANY.

Fire Insurance	312,381	27,369,127	28,060,143	237,611	15,388	1,300	230,805	In Canada, 31st Dec., 1884.
Inland Marine	1,338	563,065	None.	None.	None.	None.	None.	
	313,719	27,932,192	28,060,143	237,611	15,388	1,300	230,805	

QUEBEC FIRE ASSURANCE COMPANY.

Fire Insurance	67,487	5,568,761	7,096,595	35,578	6,900	None.	39,014	In all countries, 31st Dec., 1884.

TABLE I.—Showing the TOTAL ASSETS, and their Nature, of Canadian

CANADIAN CO

Companies.	Commenced Business.	Real Estate.	Loans on Real Estate.	Stocks, Bond and Debentures.
		$ cts.	$ cts.	$ cts
British America	1833	90,000 00	1,800 00	803,256 90
Citizens'	1st January, 1865	87,632 95	None.	87,851 50
London Mutual Fire	1859	None.	1,541 55	34,525 60
Quebec	1818	32,000 00	None.	62,300 00
Royal Canadian	13th August, 1873	None.	28,000 00	257,859 18
Western	August, 1851	70,000 00	17,850 00	624,354 00

*Including premium notes, $263,440.94

mpanies doing business of Fire and Inland Marine Insurance.

NIES—ASSETS—1884.

Loans on llaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks, or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	57,721 08	74,750 57	1,083 75	15,337 02	1,043,949 32	Fire, Inland & Ocean.
None.	30,859 07	10,155 97	2,500 00	26,564 49	245,563 98	do and Accident.
None.	*278,730 74	52,186 27	728 50	753 66	368,466 32	do
None.	2,978 37	59,429 96	1,367 38	807 18	158,882 89	do
2,000 00	46,705 22	197,600 34	None.	41,134 99	643,299 73	do Inland & Ocean.
None.	182,220 52	237,854 28	3,238 73	44,069 83	1,179,587 36	do do

TABLE II.—Showing the Assets in Canada of British and American

BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stock, Bonds and Debentures.
		$ cts.	$ cts.	$ ct
Caledonian	February, 1883	None.	None.	91,529 84
City of London	1st September, 1881	None.	None.	102,200 00
Commercial Union	11th September, 1863	None.	None.	177,307 28
Fire Insurance Association	December, 1880	None.	None.	100,000 00
Glasgow and London	1st January, 1884	None.	None.	19,466 64
Guardian	1st May, 1869	None.	None.	105,944 00
Imperial	1864	None.	None.	102,804 15
Lancashire	July, 1864	None.	3,000 00	49,883 33
Liverpool and London and Globe	4th June, 1851	96,846 45	449,050 00	166,049 17
London and Lancashire	1st April, 1880	None.	None.	101,859 33
London Assurance	1st March, 1862	None.	None.	178,690 00
National of Ireland	2nd April, 1883	None.	None.	100,161 00
North British	1862	73,240 00	77,000 00	496,139 61
Northern	1867	None.	None.	105,000 27
Norwich Union	1st April, 1880	None.	None.	109,000 00
Phœnix of London	1804	None.	None.	140,192 26
Queen	5th July, 1859	2,060 00	None.	184,703 00
Royal	About 1848	120,000 00	None.	689,533 34
Scottish Union and National	February, 1882	None.	None.	122,673 00
				AMERICA
Ætna Fire	1821	None.	None.	112,940 00
Agricultural of Watertown	October, 1878	800 00	None.	122,000 00
Hartford	1836	None.	None.	105,495 20
Phenix of Brooklyn	1st May, 1874	None.	None.	123,000 00

'ompanies doing business of Fire and Inland Marine Insurance in Canada.
SSETS IN CANADA—1884.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets in Canada.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	
None.	7,475 11	28,682 67	None.	3,000 00	130,687 62	Fire.
None.	5,567 12	15,545 77	None.	3,956 94	127,269 83	do
None.	13,552 70	10,123 67	None.	2,000 00	202,983 65	Fire & Inland Marine.
None.	14,968 37	6,669 42	None.	2,000 00	123,637 79	Fire.
None.	13,678 47	119,076 81	None.	13,198 26	165,420 18	do
None.	None.	10,696 94	None.	None.	116,640 94	do
None.	None.	29,164 83	None.	None.	131,968 98	do
None.	15,141 75	110,246 53	1,664 43	750 00	180,686 04	do
1,495 00	7,839 44	41,079 37	8,242 75	2,000 00	772,602 18	Fire and Life.
None.	596 35	7,133 00	None.	750 00	110,338 68	Fire.
None.	None.	None.	None.	None.	178,690 00	Fire and Life.
None.	3,469 99	261 68	None.	5,000 00	108,892 67	Fire.
146,000 00	37,427 17	71,126 16	10,449 32	2,500 00	913,882 26	Fire and Life.
None.	3,783 41	14,186 16	1,106 66	2,877 53	126,954 03	Fire.
None.	5,962 17	40,141 27	160 20	None.	155,263 64	do
None.	3,112 79	15,528 56	1,242 93	None.	160,076 54	do
3,653 34	12,272 90	10,789 47	123 65	4,150 00	217,752 36	Fire and Life.
23,280 56	34,352 95	4,367 94	None.	7,678 23	879,213 02	do
None.	823 77	None.	None.	None.	123,496 77	Fire.

OMPANIES.

None.	11,014 26	12,174 24	None.	None.	136,128 50	Fire & Inland Marine.
None.	7,767 27	None.	None.	None.	130,567 27	Fire.
None.	4,696 21	None.	None.	None.	110,191 41	do
None.	4,872 53	None.	None.	None.	127,872 53	Fire & Inland Marine.

TABLE III.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—LIABILITIES, 1884.

Companies.	Unsettled Losses (F., I. & O.)	Reserve of Unearned Premiums (F., I. & O.) and Liability under other Branches.	Sundry.	Total Liability, not including Capital Stock.	*e* Excess of Assets over Liabilities, excluding Capital Stock. — *d* The Reverse.	Capital Stock paid up or in course of collection.	Surplus (if any) of Assets over Liabilities and Capital Stock.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	
British America	86,602 01	460,497 28	27,021 59	574,120 88	*e* 469,828 44	500,000 00	.....	Fire, Inland and Ocean.
Citizens'	16,366 42	126,513 14	55,836 61	198,716 17	*e* 46,847 81	77,990 48	.....	do and Accident.
London Mutual Fire	15,143 37	269,659 84	None.	284,803 21	*e* 83,663 11	.....	83,663 11	do
Quebec	6,900 00	49,303 52	604 75	56,808 27	*e* 102,074 62	99,010 00	3,064 62	do
Royal Canadian	37,758 61	197,274 95	17,236 00	252,269 56	*e* 391,030 17	343,255 00	47,775 17	do Inland and Ocean.
Western	123,214 32	719,179 73	16,624 93	859,018 98	*e* 320,568 38	400,000 00	.....	do do

Insurance in Canada, for the Year 1884.

BRITISH COMPANIES—LIABILITIES IN CANADA.

—	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	*e* Excess of Assets over Liabilities. — *d* The Reverse.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Caledonian	6,307 50	54,601 16	.....	1,419 28	62,327 94	*e* 68,359 68	Fire.
City of London	14,687 36	113,585 07	.....	1,013 75	129,286 18	*d* 2,016 35	do
Commercial Union	16,688 39	182,789 14	.....	None.	199,477 53	*e* 3,506 12	Fire and Inland Marine.
Fire Insurance Association	13,747 91	98,645 25	.....	None.	112,393 16	*e* 11,244 63	Fire.
Glasgow and London	5,435 00	77,581 54	.....	18,386 92	101,403 46	*e* 64,016 72	do
Guardian	4,152 50	72,764 52	.....	None.	76,917 02	*e* 39,723 92	do
Imperial	4,551 15	118,045 65	.....	None.	122,596 80	*e* 9,372 18	do
Lancashire	17,351 55	139,370 14	.....	75 00	156,796 69	*e* 23,889 35	do
Liverpool and London and Globe	2,765 06	158,791 60	67,706 02	1,350 00	230,612 68	*e* 541,989 50	Fire and Life.
London and Lancashire	5,676 24	63,798 53	.....	None.	69,474 77	*e* 40,863 91	Fire.
London Assurance	None.	38,823 08	5,429 64	None.	44,252 72	*e* 134,437 28	Fire and Life.
National of Ireland	6,220 00	22,075 51	.....	None.	28,295 51	*e* 80,597 16	Fire.
North British	24,119 27	175,118 97	275,000 00	None.	474,238 24	*e* 439,644 02	Fire and Life.
Northern	12,168 15	111,408 14	.....	1,451 43	125,027 72	*e* 1,926 31	Fire.
Norwich Union	4,397 29	49,980 52	.....	None.	54,377 81	*e* 100,885 83	do
Phœnix of London	11,803 09	145,475 58	.....	None.	157,278 67	*e* 2,797 87	do
Queen	11,667 00	135,665 08	85,284 53	409 81	233,026 42	*d* 15,274 06	Fire and Life.
Royal	22,075 08	478,225 49	294,857 00	None.	795,157 57	*e* 84,055 45	do
Scottish Union and National	2,584 75	26,781 52	.....	None.	29,366 27	*e* 94,130 50	Fire.

AMERICAN COMPANIES.

Ætna Fire	5,675 00	38,162 70	.....	None.	43,837 70	*e* 92,290 80	Fire and Inland Marine.
Agricultural of Watertown	3,023 00	105,465 87	.....	None.	108,488 87	*e* 22,078 40	Fire.
Hartford	4,196 67	70,385 84	.....	None.	74,582 51	*e* 35,608 90	do
Phenix of Brooklyn	1,825 00	25,508 53	.....	None.	27,333 53	*e* 100,539 00	Fire, Inland and Ocean.

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies Expenditure in Canada of British and

CANADIAN COMPANIES—INCOME

INCOME (CASH).

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts
British America	762,216 65	36,886 21	6,647 46	805,750 32	.....
Citizens'	228,264 79	5,852 86	6,115 44	240,233 09	.....
London Mutual Fire	118,245 63	2,606 75	1,379 64	122,232 02	.....
Quebec	67,487 22	4,568 08	1,664 17	73,719 47	160 00
Royal Canadian	390,162 11	22,832 93	479 84	413,474 88	15,250 00
Western	1,424,618 88	44,932 69	None.	1,469,551 57	.....
BRITISH					
Caledonian	90,947 46	4,401 15	None.	95,348 61	.....
City of London	177,535 96	4,259 82	None.	181,795 78	.....
Commercial Union	313,719 45	4,801 60	None.	318,521 05	.....
Fire Insurance Association	134,109 23	4,000 00	None.	138,109 23	.....
Glasgow and London	252,533 11	3,845 50	None.	256,378 61	.....
Guardian	143,517 89	4,331 33	None.	147,849 22	.....
Imperial	205,141 57	4,496 83	None.	209,638 40	.....
Lancashire	226,467 59	5,552 63	291 88	232,312 10	.....
Liverpool & London & Globe	213,132 54	38,701 89	4,535 58	256,370 01	.....
London and Lancashire	93,115 32	4,088 60	None.	97,203 92	.....
London Assurance	63,415 12	6,680 00	None.	70,095 12	.....
National of Ireland	45,969 16	4,006 44	None.	49,975 60	.....
North British	323,170 60	36,705 80	4,350 00	364,226 40	.....
Northern	193,754 50	4,995 74	None.	198,750 24	.....
Norwich Union	92,450 85	5,859 79	None.	98,310 64	.....
Phœnix of London	225,510 45	6,020 05	None.	231,530 50	.....
Queen	226,931 50	7,431 27	None.	234,362 77	.....
Royal	531,307 31	23,141 45	6,585 92	561,034 68	.....
Scottish Union and National	51,033 29	6,167 20	None.	57,200 49	.....
AMERICAN					
Ætna Fire	117,948 67	4,735 00	None.	122,683 67	.....
Agricultural of Watertown	74,840 07	None.	None.	74,840 07	.....
Hartford	135,369 34	3,390 00	None.	138,759 34	.....
Phenix of Brooklyn	74,062 91	None.	None.	74,062 91	.....

doing Fire or Inland Marine Insurance in Canada, and the Cash Income and American Companies in these Branches.

AND EXPENDITURE, 1884.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock-holders.	Total Cash Expenditure.	e Excess of Premiums over Losses Paid. — d The Reverse.	e Excess of Income over Expenditure. — d The Reverse.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
559,736 00	243,029 12	49,730 00	852,495 12	e 202,480 65	d 46,744 80	Fire, Inland and Ocean.
148,530 91	76,004 35	None.	224,535 26	e 79,733 88	e 15,697 83	Fire.
75,747 95	37,598 61	.....	113,346 56	e 42,497 68	e 8,885 46	do
35,577 64	16,914 67	4,945 50	57,437 81	e 31,909 58	e 16,281 66	do
226,863 67	92,515 29	None.	319,378 96	e 163,298 44	e 94,095 92	Fire, Inland and Ocean.
119,252 46	404,975 02	48,000 00	1,572,227 48	e 305,366 42	d 102,675 91	do do

OMPANIES.

67,032 08	22,003 99	.....	89,036 07	e 23,915 38	e 6,312 54	Fire.
94,585 23	41,502 16	.....	136,087 39	e 82,950 73	e 45,708 39	do
237,610 84	67,306 13	.....	304,916 97	e 76,108 61	e 13,604 08	Fire and Inland Marine.
88,231 30	37,854 14	.....	126,085 44	e 45,877 93	e 12,023 79	Fire.
109,608 86	82,758 50	.....	192,367 36	e 142,924 25	e 64,011 25	do
68,561 51	33,858 33	.....	102,419 84	e 74,956 38	e 45,429 38	do
128,330 38	47,744 92	.....	176,075 30	e 76,811 19	e 33,563 10	do
151,255 82	54,502 63	.....	205,758 45	e 75,211 77	e 26,553 65	do
122,211 15	44,807 25	.....	167,018 40	e 90,921 39	e 89,351 61	do
57,973 73	23,508 53	.....	81,482 26	e 35,141 59	e 15,721 66	do
40,625 93	15,693 60	.....	56,319 53	e 22,789 19	e 13,775 59	do
24,700 42	18,344 69	.....	43,045 11	e 21,268 74	e 6,930 49	do
190,535 04	74,687 39	.....	265,222 43	e 132,635 56	e 99,003 97	do
166,240 22	39,826 92	.....	206,067 14	e 27,514 28	d 7,316 90	do
48,063 27	22,995 21	.....	71,058 48	e 44,387 58	e 27,252 16	do
176,593 80	52,439 65	.....	229,033 45	e 48,916 65	e 2,497 05	do
140,051 42	50,701 87	.....	190,753 29	e 86,880 08	e 43,609 48	do
360,083 84	127,363 38	.....	487,447 22	e 171,223 47	e 73,587 46	do
18,293 86	11,356 16	.....	29,650 02	e 32,739 43	e 27,550 47	do

OMPANIES.

55,484 96	21,732 06	.....	77,217 02	e 62,463 71	e 45,466 65	Fire and Inland Marine.
33,739 59	24,876 26	.....	58,615 85	e 41,100 48	e 16,224 22	Fire.
85,533 66	22,412 85	.....	107,946 51	e 49,835 68	e 30,812 83	do
49,394 89	17,910 47	.....	67,305 36	e 24,668 02	e 6,757 55	Fire, Inland and Ocean.

TABLE VI.—Showing the Rates of Losses paid, General Expenses, and Stockholders' Dividends, per cent. of Premiums received by Canadian Companies doing Fire or Marine Insurance during 1884; also, the Rates of Premiums charged per cent. of Amounts Insured, and the Rate of their Assets per cent. of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent. of Total Cash Income.

—	Nature of Business.	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent. of Premiums received	Rate of Total Cash Expenditure per cent. of Total Cash Income.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	Net Amount of Insurance in force at date.	Assets.	Rate of Assets per cent. of Amount of Risks in force.
Canadian Companies.						$	$ cts.		$	$ cts.	
British America	Fire and Marine	73·44	31·88	6·52	105·80	74,363,572	894,913 68	1·20	64,868,262	1,043,949 32	1·61
Citizens'	Fire	65·07	33·30	.....	93·47	23,038,305	268,383 35	1·16	26,668,094	245,563 98	0·92
London Mutual Fire	do	64·06	31·80	.....	92·73	16,612,523	200,381 35	1·21	40,488,508	368,466 32	0·91
Quebec	do	52·72	25·06	7·33	77·91	5,568,761	72,047 55	1·30	7,096,595	158,882 89	2·25
Royal Canadian	Fire, Inland and Ocean	58·15	23·71	.....	77·24	30,621,629	464,723 58	1·52	23,070,049	643,299 73	2·79
Western	do do	78·56	28·43	3·37	106·99	131,630,290	1,836,670 90	1·40	103,591,316	1,179,587 36	1·14

TABLE VII.—Showing the Rates of Losses Paid, and General Expenses in Canada, per cent. of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1884; also the Rates of Premiums charged per cent. of Amounts Insured.

—	Nature of Business.	Rate of Losses Paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Total Expenditure per cent. of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
British Companies.					$	$ cts.	
Caledonian	Fire	73·70	24·19	97·89	8,426,621	102,225 40	1·21
City of London	do	53·28	23·38	76·66	13,453,662	197,472 65	1·47
Commercial Union	Fire and Inland Marine	75·74	21·45	97·19	27,932,192	361,557 09	1·30
Fire Insurance Association	Fire	65·79	28·23	94·02	13,619,081	168,743 78	1·24
Glasgow and London	do	*40·57	*27·92	*68·49	13,213,542	150,885 79	1·14
Guardian	do	47·77	23·59	71·36	15,109,347	157,861 91	1·04
Imperial	do	62·56	23·27	85·83	19,877,894	224,325 19	1·13
Lancashire	do	66·79	24·07	90·86	20,437,301	265,126 83	1·30
Liverpool and London and Globe	do	57·34	21·02	78·36	23,722,675	231,932 98	0·98
London and Lancashire Fire	do	62·26	25·25	87·51	9,058,129	99,566 10	1·10
London Assurance	do	64·06	24·75	88·81	9,354,606	77,360 10	0·83
National of Ireland	do	53·73	39·91	93·64	5,415,078	54,954 75	1·01
North British	do	58·96	23·11	82·07	40,776,397	498,717 25	1·22
Northern	do	85·80	20·56	106·36	16,870,284	205,749 71	1·22
Norwich Union	do	51·99	24·87	76·86	9,962,164	106,342 51	1·07
Phœnix of London	do	78·31	23·25	101·56	21,801,388	258,491 97	1·19
Queen	do	61·72	22·34	84·06	21,424,532	249,734 29	1·17
Royal	do	67·77	23·97	91·74	56,734,248	580,463 91	1·02
Scottish Union and National	do	35·85	22·25	58·10	7,832,540	68,410 44	0·87
American Companies.							
Ætna	Fire and Inland Marine	47·04	18·43	65·47	13,202,682	139,860 91	1·06
Agricultural of Watertown	Fire	45·08	33·24	78·32	7,780,314	77,535 00	1·00
Hartford	do	63·19	16·56	79·74	13,648,437	156,957 02	1·15
Phenix of Brooklyn	Fire, Inland and Ocean	66·69	24·18	90·87	11,115,696	99,750 57	0·90

* This is calculated on the whole business, American as well as Canadian.

STATEMENT of Citizens' Insurance Company of Canada—Fire and Accident Departments—for the Year ended 31st December, 1884.

	INCOME—CASH.					EXPENDITURE—CASH.					
Nature of Business.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on account of Capital Stock not included in Income.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stockholders.	Total Cash Expenditure.	*e* Excess of Premiums over Losses. — *d* The Reverse.	*e* Excess of Income over Expenditure — *d* The Reverse.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Fire.....	228,264 79	5,852 86	6,115 44	240,233 09	.....	148,530 91	76,004 35	.....	224,535 26	*e* 79,733 88	*e* 15,697 83
Accident.....	18,139 66	None.	None.	18,139 66	.....	6,689 80	9,640 86	.....	16,330 66	*e* 11,449 86	*e* 1,809 00
	246,404 45	5,852 86	6,115 44	258,372 75	None.	155,220 71	85,645 21	None.	240,865 92	*e* 91,183 74	*e* 17,506 83

STATEMENT of the General Fire Assets and Liabilities of British Companies.

Companies.	Assets.	Liabilities.				Surplus Assets over Liabilities.	Capital paid up.	Surplus of Assets over Liabilities and Capital.	Impairment of Capital.	Reserve of Capital Uncalled. **
		Unearned Premiums.	Outstanding Losses.	Sundry.	Total Liabilities.					
	£	£	£	£	£	£	£	£	£	£
Caledonian	306,642	55,876	11,952	2,456	70,284	236,358	90,000	146,358	.....	360,000
City of London	323,675	184,219	39,530	3,961	227,710	95,965	200,000	.....	104,035	1,800,000
Commercial Union	1,453,131	592,022	161,762	22,841	776,625	676,506	250,000	426,506	.....	2,250,000
Fire Insurance Association	295,843	182,735	59,028	5,814	247,577	48,266	100,000	.....	51,734	800,000
Guardian	1,525,666	226,101	45,227	23,303	294,631	1,231,035	1,000,000	231,035	.....	1,000,000
Imperial	1,753,397	475,296	169,713	54,987	699,996	1,053,401	700,000	353,401	.....	500,000
Lancashire	718,610	343,288	88,151	16,280	447,719	270,891	272,968	.....	2,077	2,456,712
Liverpool and London and Globe	2,593,875	768,133	144,130	36,250	948,513	1,645,362	245,640	1,399,722	.....	1,754,360
London and Lancashire Fire	551,664	294,789	55,521	8,823	359,133	192,531	185,200	7,331	.....	1,666,800
London Assurance Corporation	1,339,136	173,389	23,600	25,834	222,823	1,116,313	448,275	668,038	.....	448,275
National of Ireland	254,136	99,617	7,100	19,801	126,518	127,618	100,000	27,618	.....	900,000
North British	2,629,102	668,441	129,904	126,903	925,248	1,703,854	625,000	1,078,854	.....	1,875,000
Northern	1,211,655	312,124	66,453	33,331	411,908	799,747	300,000	499,747	.....	2,700,000
Norwich Union	721,234	334,477	63,647	4,310	402,434	318,800	132,000	186,800	.....	968,000
Queen	601,702	339,530	39,464	18,633	397,627	204,075	180,035	24,040	.....	1,618,265
Royal	2,474,749	589,642	78,233	34,489	702,364	1,772,385	289,545	1,482,840	.....	1,640,755
Scottish Union & National	554,751	126,256	16,462	11,934	154,702	400,049	264,889	135,160	.....	5,874,071

ABSTRACT OF STATEMENTS

OF

LIFE INSURANCE COMPANIES IN CANADA

FOR THE YEAR

1884

ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR 1884.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR 1884.

††ABSTRACT OF LIFE INSURANCE IN CANADA, FOR YEAR 1884.

—	†Premiums for Year.	Number of Policies new.	Amount of Policies new.	Number of Policies in force at date.	†Net Amount in force at date.	Number of Policies become Claims.	†Net Amount of Policies become Claims.	†Claims Paid.	Unsettled Claims: Not Resisted	Unsettled Claims: Resisted	Date of Return.
Canadian Companies.	$		$		$		$	$	$	$	
Canada Life	866,707	1,891	4,160,700	17,229	31,770,736	132	243,162	257,177	47,519	None.	30th April, 1884.
Citizens'	48,228	235	409,000	1,059	1,620,276	15	15,419	16,686	1,000	None.	31st Dec., 1884.
Confederation	350,038	1,392	2,245,315	8,051	12,216,276	53	64,527	61,767	11,595	None.	31st Dec., 1884.
Dominion Safety Fund	31,372	305	305,000	1,983	1,983,000	8	8,000	8,000	None.	None.	31st Dec , 1884.
Federal	20,914	331	547,250	610	872,645	5	7,000	6,664	None.	None.	31st Dec., 1884.
Life Association of Canada	41,585	92	122,900	955	1,083,955	20	24,530	12,230	14,500	3,000	31st Dec., 1884.
North American. General	117,763	874	1,831,100	1,815	3,375,985	3	6,994	7,294	None.	None.	31st Dec., 1884.
North American. Industrial		None.	None.	407	68,544	11	1,697	1,697	None.	None.	
Ontario Mutual	223,950	1,538	2,079,700	6,086	7,716,901	36	41,854	38,854	5,000	None.	31st Dec., 1884.
9. Sun	168,543	868	1,225,300	3,807	5,811,640	29	48,287	53,924	6,278	None.	31st Dec., 1884.
Totals for 1884	1,869,100	7,526	12,926,265	42,002	66,519,958	312	461,470	464,293	.....	.....	
Totals for 1883	1,652,543	7,210	11,883,317	37,471	59,213,609	323	554,791	566,232	.....	.....	
Increase, *i*—Decrease, *d*	*i* 216,557	*i* 316	*i* 1,042,948	*i* 4,531	*i* 7,306,349	*d* 11	*d* 93,321	*d* 101,939	.....	.....	
British Companies.											
British Empire	69,073	575	1,080,300	998	2,054,613	1	1,000	2,000	None.	None.	31st Dec., 1884.
Briton Life	2,337	None.	None.	50	89,039	1	1,000	11,000	None.	None.	31st Dec., 1884.
*Briton Medical	25,263	None.	None.	342	753,708	17	48,150	51,630	60	None.	31st Dec., 1884.
Commercial Union	19,618	6	10,707	294	692,964	9	25,529	23,973	3,051	None.	31st Dec., 1884.
*Edinburgh	15,876	None.	None.	188	473,889	7	26,037	27,010	2,433	None.	31st March, 1884.
*Life Association of Scotland.	70,152	None.	None.	1,441	2,682,870	30	88,379	75,439	51,800	None.	5th April, 1884.
Liverpool and London and Globe	8,491	17	11,946	188	272,570	4	3,800	1,500	2,300	None.	31st Dec., 1884.
London and Lancashire	126,453	532	854,750	2,505	3,963,972	25	37,177	41,217	3,020	None.	31st Dec., 1884.
London Assurance	849	None.	None.	7	27,121	None.	None.	None.	None.	None.	31st Dec., 1884.
North British	24,121	10	48,700	322	895,620	7	16,134	14,706	1,428	None.	30th Nov , 1884.
Queen	10,545	3	3,000	204	365,772	2	1,811	1,000	811	None.	31st Dec., 1884.
*Reliance	13,938	None.	None.	293	393,305	5	6,563	7,276	2,563	None.	31st Jan., 1885.
Royal	23,466	9	23,700	319	895,198	5	18,456	18,456	1,076	None.	31st Dec., 1884.

*Scottish Provident	4,442	None.	None.	92	209,741	1	2,433	4,380	None.	None.	31st Dec., 1884.
*Scottish Provincial	24,022	None.	None.	489	903,097	9	8,076	11,266	1,578	None.	31st Jan., 1885.
Standard	276,316	521	1,080,300	4,125	8,541,309	38	108,861	94,108	43,752	None.	15th Nov., 1884.
18. Star	19,389	29	54,507	298	653,296	9	17,840	17,840	None.	None.	31st Dec., 1884.
Totals for 1884	744,227	1,702	3,167,910	12,330	24,311,172	176	425,235	416,790	.....	.....	
Totals for 1883	707,468	1,699	3,278,008	11,625	23,511,712	172	374,172	443,873	.....	.....	
Increase, *i*—Decrease, *d*	*i* 36,759	*i* 3	*d* 110,098	*i* 705	*i* 799,460	*i* 4	*i* 51,063	*d* 27,083	.....	.....	
American Companies.											
Ætna	578,760	1,065	1,650,117	11,487	14,893,319	188	217,722	206,003	31,303	2,500	31st Dec., 1884.
*Connecticut	95,223	None.	None.	1,758	3,372,041	48	110,717	129,717	3,000	None.	31st Dec., 1884.
Equitable	341,227	850	2,169,895	3,835	9,526,183	34	74,448	74,448	1,500	None.	31st Dec., 1884.
Metropolitan	9,615	None.	None.	191	343,682	4	25,000	24,000	15,000	None.	31st Dec., 1884.
*National	7,878	None.	None.	328	329,514	5	4,216	4,065	1,500	None.	31st Dec., 1834.
New York	149,428	594	1,851,250	1,875	5,049,666	20	58,820	48,538	14,998	None.	31st Dec., 1884.
*North Western.	22,472	None.	None.	541	774,092	6	5,100	7,045	1,000	None.	31st Dec., 1884.
*Phœnix of Hartford	54,033	None.	None.	1,564	1,844,419	32	42,887	39,658	14,742	None.	31st Dec , 1884.
Travelers'	128,762	377	701,000	2,706	3,962,451	31	54,286	53,321	6,412	None.	31st Dec., 1884.
Union Mutual	117,867	431	741,375	2,586	4,028,624	37	41,570	45,213	3,070	3,480	31st Dec., 1884.
11. United States	13,721	142	230,100	264	492,605	1	5,000	5,000	None.	None.	31st Dec., 1884.
Totals for 1884	1,518,991	3,459	7,323,737	27,138	44,616,596	406	639,766	637,008	.....	.....	
Totals for 1883	1,414,738	3,263	6,411,635	25,638	41,471,554	407	579,353	582,924	.....	.....	
Increase, *i*—Decrease, *d*	*i* 104,253	*i* 196	*i* 912,102	*i* 1,500	*i* 3,145,042	*d* 1	*i* 60,413	*i* 54,084	.....	.....	

RECAPITULATION.

9. Canadian Companies	1,869,100	7,526	12,926,265	42,002	66,519,958	312	461,470	464,293	.....	.....	
18. British Companies	744,227	1,702	3,167,910	12,330	24,311,172	176	425,235	416,790	.....	.....	
11. American Companies	1,518,991	3,459	7,323,737	27,138	44,616,596	406	639,766	637,008	.....	.....	
Grand Totals for 1884	4,132,318	12,687	23,417,912	81,470	135,447,726	894	1,526,471	1,518,091	.....	.....	
Grand Totals for 1883	3,774,749	12,172	21,572,960	74,734	124,196,875	902	1,508,316	1,593,029	.....	.....	
Increase, *i*—Decrease, *d*	*i* 357,569	*i* 515	*i* 1,844,952	*i* 6,736	*i* 11,250,851	*d* 8	*i* 18,155	*d* 74,938	.....	.....	

* These Companies have ceased doing new business in Canada. † These amounts are net, re-insurance having been deducted. †† This refers to policies in Canada only. For the foreign busines of the Canada Life, Sun, and Dominion Safety Fund, see page lxvi.

*Increase or Decrease of Items of Life Insurance in Canada, among the Active Companies, for 1884, compared with 1883.

CANADIAN COMPANIES.

Increase (*i*)—Decrease (*d*).	Premiums of the Year.	Number of Policies, New.	Amount of Policies, New.	Number of Policies in force at date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims Paid.
	$		$		$		$	$
Canada Life	*i* 66,883	*i* 116	*i* 551,450	*i* 984	*i* 2,071,091	*d* 39	*d* 87,586	*d* 69,256
Citizens'	*i* 4,526	*d* 41	*d* 111,500	*i* 50	*i* 50,160	*i* 6	*i* 918	*d* 548
Confederation	*i* 40,661	*d* 120	*d* 35,347	*i* 759	*i* 1,197,651	*i* 8	*d* 15,878	*d* 23,941
Federal	*i* 6,202	*d* 2	*i* 136,866	*i* 28	*i* 149,976	*i* 5	*i* 7,000	*i* 6,664
Life Association	*i* 4,659	*d* 131	*d* 179,600	*d* 337	*d* 504,591	*i* 4	*d* 1,920	*d* 10,166
North American { General	*i* 26,822	*i* 273	*i* 497,700	*i* 531	*i* 927,285	*d* 5	*d* 9,383	*d* 11,208
North American { Industrial		*d* 86	*d* 13,688	*d* 590	*d* 78,338	*d* 4	*d* 1,164	*d* 1,164
Ontario Mutual	*i* 43,357	*i* 75	*i* 172,200	*i* 845	*i* 1,247,181	*i* 9	*i* 12,889	*i* 3,451
8. Sun	*d* 5,492	*d* 73	*d* 280,133	*i* 278	*i* 262,934	*i* 1	*d* 2,047	*i* 379
Total Increase or Decrease, Canadian Co.'s.	*i* 187,618	*i* 11	*i* 737,948	*i* 2,548	*i* 5,323,349	*d* 15	*d* 97,171	*d* 105,789

BRITISH COMPANIES.

British Empire	*i* 27,766	*i* 56	*d* 74,400	*i* 360	*i* 576,263	*d* 1	*d* 5,000	*d* 3,000
Briton Life	*d* 442	0	0	*d* 4	*d* 3,683	*d* 4	*d* 12,500	*i* 7,500
Commercial Union	*d* 459	*d* 1	*d* 8,813	*d* 7	*d* 23,456	*i* 6	*i* 18,549	*i* 18,556
Liverpool and London and Globe	*d* 2,383	*i* 14	*i* 4,946	*i* 9	*i* 3,795	*i* 3	*i* 2.680	*i* 380
London and Lancashire	*i* 10,022	*d* 92	*d* 201,394	*i* 234	*i* 233,370	*d* 6	*d* 8,010	*d* 11,103
London Assurance	*d* 138	0	0	*d* 1	*d* 3,004	0	0	0
North British	*i* 194	*d* 3	*i* 18,700	*d* 10	*d* 1,077	*i* 7	*i* 16,134	*i* 14,706
Queen	*i* 621	*d* 4	*d* 13,200	0	*d* 21,613	*i* 1	*d* 3,697	*d* 10,310
Royal	*d* 1,275	*i* 6	*i* 14,000	*i* 14	*i* 1,474	*d* 4	*d* 16,808	*d* 19,078
Standard	*i* 17,020	*i* 13	*i* 124,269	*i* 212	*i* 359,380	*d* 5	*i* 15,880	*i* 5,727
11. Star	*d* 1,725	*i* 14	*i* 25,794	0	*d* 7,057	*i* 6	*i* 14,433	*i* 14,433
Total Increase or Decrease, British Co.'s	*i* 49,201	*i* 3	*d* 110,098	*i* 807	*i* 1,114,392	*i* 3	*i* 21,661	*i* 17,811

AMERICAN COMPANIES.

Ætna	*i*	2,766	*d*	372	*d*	608,758	*i*	480	*i*	526,910	*i*	15	*i*	28,233	*i*	17,035
Equitable	*i*	38,823	*i*	172	*i*	224,895	*i*	525	*i*	1,057,663	*d*	6	*d*	1,832	*d*	26,332
Metropolitan	*d*	4,153		0		0	*d*	50	*d*	128,535	*i*	1	*i*	10,000	*i*	16,000
New York	*i*	62,287	*i*	418	*i*	1,322,250	*i*	445	*i*	1,508,856	*d*	7	*i*	5,111	*d*	802
Travelers'	*i*	10,882	*i*	78	*i*	145,890	*i*	173	*i*	307,373	*i*	9	*i*	19,852	*i*	15,470
Union Mutual	*i*	4,418	*d*	43	*i*	12,125	*i*	121	*i*	232,603	*d*	4	*d*	18,800	*d*	11,462
7. United States	*i*	5,177	*d*	57	*d*	184,300	*i*	59	*i*	76,380		0	*i*	4,000	*i*	4,000
Total Increase or Decrease, American Co.'s.	*i*	120,200	*i*	196	*i*	912,102	*i*	1,753	*i*	3,581,250	*i*	8	*i*	46,564	*i*	13,909

RECAPITULATION.

8. Canadian Companies	*i*	187,618	*i*	11	*i*	737,948	*i*	2,548	*i*	5,323,349	*d*	15	*d*	97,171	*d*	105,789
11. British Companies	*i*	49,201	*i*	3	*d*	110,098	*i*	807	*i*	1,114,392	*i*	3	*i*	21,661	*i*	17,811
7. American Companies	*i*	120,200	*i*	196	*i*	912,102	*i*	1,753	*i*	3,581,250	*i*	8	*i*	46,564	*i*	19,909
26 Total Increase or Decrease	*i*	357,019	*i*	210	*i*	1,539,952	*i*	5,108	*i*	10,018,991	*d*	4	*d*	28,946	*d*	68,069

* This refers to policies in Canada only. For the foreign business of the Canada Life and the Sun, see page lxvii.

ABSTRACT of Life Insurance done by Canadian Companies which do business outside the Dominion, for 1884.

THE CANADA LIFE ASSURANCE COMPANY.

—	Premiums for Year.	Number of Policies, New.	Amount of Policies, New.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims paid.	Unsettled Claims. Not Resisted.	Unsettled Claims. Resisted.	Date of Return.
	$		$		$		$	$	$	$	
In Canada	866,707	1,891	4,160,700	17,229	31,770,736	132	243,162	257,177	47,519	None.	30th April, 1884.
In other Countries	10,454	24	45,000	201	355,000	None.	None.	None.	None.	None.	
Total	877,161	1,915	4,205,700	17,430	32,125,736	132	243,162	257,177	47,519	None.	
THE SUN LIFE ASSURANCE COMPANY.											
In Canada	168,543	868	1,225,300	3,807	5,811,640	29	48,287	53,924	6,278	None.	31st Dec., 1884.
In other Countries	52,114	46	69,007	422	974,764	3	4,493	4,493	493	None.	
Total	220,657	914	1,294,307	4,229	6,786,404	32	52,780	58,417	6,771	None.	
THE DOMINION SAFETY FUND LIFE ASSOCIATION.											
In Canada	31,372	305	305,000	1,983	1,983,000	8	8,000	8,000	None.	None.	31st Dec , 1884.
In other Countries	839	None.	None.	61	61,000	None.	None.	None.	None.	None.	
Total	32,211	305	305,000	2,044	2,044,000	8	8,000	8,000	None.	None.	

INCREASE or DECREASE of ITEMS of LIFE INSURANCE done by CANADIAN COMPANIES which do BUSINESS OUTSIDE of the DOMINION for 1884 compared with 1883.

THE CANADA LIFE ASSURANCE COMPANY.

Increase (*i*)—Decrease (*d*).	Premiums of the year.	Number of Policies New.	Amount of Policies New.	Number of Policies in force at date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims Paid.
	$		$		$		$	$
In Canada	*i* 66,883	*i* 116	*i* 551,450	*i* 984	*i* 2,071,091	*d* 39	*d* 87,586	*d* 69,256
In other countries	*i* 724	*d* 11	*d* 26,000	*i* 21	*i* 41,500	*d* 2	*d* 10,000	*d* 10,000
Total	*i* 67,607	*i* 105	*i* 525,450	*i* 1,005	*i* 2,111,591	*d* 41	*d* 97,586	*d* 79,256

THE SUN LIFE ASSURANCE COMPANY.

In Canada	*d* 5,492	*d* 73	*d* 280,133	*i* 278	*i* 262,934	*i* 1	*d* 2,047	*i* 379
In other countries	*d* 702	*d* 34	*d* 101,963	*d* 56	*d* 190,096	*d* 1	*d* 3,115	*i* 2,470
Total	*d* 6,194	*d* 107	*d* 382,096	*i* 222	*i* 72,838	0	*d* 5,162	*i* 2,849

PAYMENTS TO POLICY-HOLDERS.

Companies.	Death Claims.	Matured Endowments	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid to Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for annuities).
Canadian Companies.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	$ cts.	$ cts.
Canada Life	248,111 52	9,065 92	648 00	25,113 55	97,051 90	379,990 89	877,160 83
Citizens'	15,385 50	1,300 00	None.	1,389 44	3,633 92	21,708 86	48,227 64
Confederation	57,766 86	4,000 00	1,717 30	7,035 53	12,526 34	83,046 03	350,037 79
DominionSafetyFund	8,000 00	None.	None.	None.	None.	8,000 00	32,210 73
Federal	6,663 50	None.	None.	1,370 81	None.	8,034 31	20,913 90
Life Ass'n of Canada	11,479 82	750 00	None.	5,094 09	None.	17,323 91	41,584 52
North American	8,991 01	None.	212 00	1,054 83	None.	10,257 84	117,762 87
Ontario Mutual	38,854 00	None.	None.	19,951 49	19,939 24	68,744 73	223,950 37
Sun	52,993 79	5,423 70	1,022 30	11,525 17	3,376 02	74,340 98	220,657 20
Totals	448,246 00	20,539 62	3,599 60	62,534 91	136,527 42	671,447 55	1,932,505 85
British Companies.							
British Empire	2,000 00	None.	None.	60 65	None.	2,060 65	69,073 49
Briton Life	11,000 00	None.	None.	109 62	None.	11,109 62	2,337 07
Briton Medical	51,630 36	None.	None.	328 54	None.	51,958 90	25,263 45
Commercial Union	23,972 94	None.	None.	358 67	None.	24,331 61	19,618 32
Edinburgh	27,010 00	None.	None.	2,028 19	4,256 08	33,294 27	15,876 15
Life Association of Scotland	70,085 98	5,353 33	140 88	2,474 28	None.	78,054 47	70,152 31
Liverpool and London and Globe	None.	1,500 00	496 00	None.	335 88	2,331 88	8,491 40
London & Lancashire	41,217 25	None.	None.	3,536 12	281 80	45,035 17	126,453 25
London Assurance	None.	None.	None.	235 91	None.	235 91	849 45
North British	13,905 92	800 00	None.	1,431 04	57 37	16,194 33	24,121 18
Queen	1,000 00	None.	None.	829 68	2,326 48	4,156 16	10,544 72
Reliance	7,275 97	None.	None.	802 81	77 31	8,156 09	13,937 99
Royal	18,456 26	None.	714 28	4,307 22	None.	23,477 76	23,466 11
Scottish Amicable	13,988 53	None.	None.	131 40	None.	14,119 93	9,875 87
Scottish Provident	4,380 00	None.	None.	None.	None.	4,380 00	4,441 99
Scottish Provincial	10,189 58	1,076 75	None.	2,064 44	220 92	13,551 69	24,021 58
Standard Life	94,108 06	None.	636 46	7,178 09	741 91	102,664 52	276,316 00
Star	17,840 49	None.	None.	1,440 70	None.	19,281 19	19,388 84
Totals	408,061 34	8,730 08	1,987 62	27,317 36	8,297 75	454,394 15	744,229 17
American Companies.							
Ætna Life	112,530 46	93,473 00	None.	2,445 73	80,558 58	289,007 77	573,760 21
Connecticut	45,222 00	84,495 00	None.	.....	27,940 83	157,657 83	95,222 55
Equitable	66,448 00	8,000 00	650 00	44,387 46	25,378 75	144,864 21	341,227 10
Metropolitan	24,000 00	None.	None.	7,011 38	5,681 01	36,692 39	9,614 60
National Life	4,064 58	None.	None.	13,014 31	None.	17,078 89	7,878 13
New York	36,822 21	11,715 42	None.	31,939 48	28,407 88	108,884 99	149,427 67
North-Western	4,545 00	2,500 00	None.	3,277 45	7,410 09	17,732 54	22,472 37
Phœnix of Hartford	31,261 00	8,397 00	None.	7,997 30	11,266 62	58,921 92	54,037 80
Travelers'	47,534 67	5,786 42	None.	1,017 50	None.	54,338 59	128,761 94
Union Mutual	32,662 72	12,550 50	None.	2,645 40	9,346 22	57,204 84	117,867 32
United States	5,000 00	None.	None.	106 00	63 28	5,169 28	13,721 27
Totals	410,090 64	226,917 34	650 00	113,842 01	196,053 26	947,553 25	1,518,990 96

RECAPITULATION.

Canadian Companies	448,246 00	20,539 62	3,599 60	62,534 91	136,527 42	671,447 55	1,932,505 85
British Companies	408,061 34	8,730 08	1,987 62	27,317 36	8,297 75	454,394 15	744,229 17
American Companies	410,090 64	226,917 34	650 00	113,842 01	196,053 26	947,553 25	1,518,990 96
Totals	1,266,397 98	256,187 04	6,237 22	203,694 28	340,878 43	2,073,394 95	4,195,725 98

MOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse, during the Year 1884.

—	Amount terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
Canadian Companies.	$	$	$	$	$
nada Life	230,287	23,136	311,588	1,260,234	1,571,822
tizens'	17,119	1,300	67,479	296,500	363,979
nfederation	60,527	57,000	221,724	751,914	973.638
minion Safety Fund	8,000	None.	None.	256,000	256,000
deral	7,000	1,000	20,124	374,150	394,274
fe Association of Canada	23,980	550	53,623	357,550	411,173
rth American. General	6,994	None.	53,165	553,915	607,080
rth American. Industrial	1,697	None.	2,735	73,905	76,640
tario Mutual	41,854	None.	117,790	762,750	880,540
n	47,356	26,641	213,717	866,801	1,080,518
Totals for 1884	444,814	109,627	1,061,945	5,553,719	6,615,664
Totals for 1883	552,078	168,302	718,471	4,323,928	5,042,399
crease, *i*—Decrease, *d*	*d* 107,264	*d* 58,675	*i* 343,474	*i* 1,229,791	*i* 1,573,265
British Companies.					
itish Empire	1,000	11,000	12,130	431,907	444,037
ton Life	1,000	None.	1,500	1,500	3,000
iton Medical	48,016	None.	4,347	997	5,344
mmercial Union	21,170	None.	2,268	5,353	7,621
inburgh	26,037	None.	4,866	None.	4,866
fe Association of Scotland	81,468	7,057	22,064	None.	22,064
verpool and London and Globe	2,300	5,500	2,013	4,107	6,120
ndon and Lancashire	37,177	4,500	114,712	477,516	592,228
ndon Assurance	None.	None.	3,004	None.	3,004
rth British	12,273	800	7,203	29,500	36,703
een	1,811	12,000	29,458	3,100	32,558
liance	6,500	None.	12,870	6,068	18,938
yal	18,456	None.	13,031	11,000	24,031
ottish Amicable	13,989	None.	3,650	487	4,137
ottish Provident	2,433	None.	None.	None.	None.
ottish Provincial	6,999	1,077	12,237	499	12,736
andard Life	108,861	None.	146,696	455,363	602,059
ar	16,060	None.	12,410	36,500	48,910
Totals for 1884	405,550	41,934	404,459	1,463,897	1,868,356
Totals for 1883	364,301	28,988	325,670	1,397,507	1,723,177
crease, *i*—Decrease, *d*	*i* 41,249	*i* 12,946	*i* 78,789	*i* 66,390	*i* 145,179
American Companies.					
tna Life	121,750	125,172	166,437	622,380	788,817
nnecticut	26,222	84,495	.....	.....	127,500
uitable	66,448	8,000	175,189	862,595	1,037,784
tropolitan	25,000	None.	92,614	14,000	106,614
tional Life	4,216	None.	49,279	3,000	52,279
w York	47,425	11,395	.....	.....	669,260
rth-Western	2,200	4,498	13,238	13,000	26,238
œnix of Hartford	34,490	8,397	37,496	24,818	62,314
avelers'	49,086	5,200	60,127	289,214	349,341
ion Mutual	29,001	65,050	23,349	442,585	465,934
ited States	5,000	4,000	220	181,000	181,220
Totals for 1884	410,838	316,207	.....	.....	3,867,301
Totals for 1883	424,176	217,020	.....	.....	3,172,388
crease, *i*—Decrease, *d*	*d* 13,338	*i* 99,187	.....	.....	*i* 694,913

ABSTRACT of Guarantee Business in Canada, for the Year 1884.

—	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
*Guarantee Co.....	43,806	4,379	8,516,663	3,015	6,031,580	20,027	10,281	9,746	None.
London Guarantee and Accident.....	20,236	2,387	3,615,100	2,663	4,065,650	3,640	3,640	1,750	None.
Totals.....	64,042	6,766	12,131,763	5,678	10,097,230	23,667	13,921	11,496	None.

* Canadian business only.

ABSTRACT of Accident Insurance in Canada, for the Year 1884.

—	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
*Accident.....	54,005	4,990	8,410,000	2,409	5,292,900	24,779	25,579	None.	None.
Citizens'.....	18,140	3,360	3,028,350	1,078	2,356,100	6,805	6,690	350	None.
London Guarantee and Accident.....	10,735	1,774	2,770,600	2,246	4,010,100	3,511	3,511	None.	None.
Norwich & London...	3,344	373	604,500	334	401,500	2,550	312	2,238	None.
Sun.....	16,067	1,111	1,992,600	1,840	3,216,500	7,960	6,960	1,000	None.
Travelers'.....	35,369	2,627	6,004,683	.....	.....	10,672	10,672	2,000	None.
Totals.....	137,660	14,235	22,810,733	.....	.....	56,277	53,724	5,588	None.

* Canadian business only.

ABSTRACT of Accident and Guarantee Business done by Canadian Companies which do business outside of the Dominion, for 1884.

THE ACCIDENT INSURANCE CO. OF NORTH AMERICA.

—	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
in Canada	54,005	4,990	8,410,000	2,409	5,292,900	24,779	25,579	None.	None.
in other Countries...	286,993	15,718	27,644,450	14,258	23,576,100	115,583	119,083	None.	None.
Totals.....	340,998	20,708	36,054,450	16,667	28,869,000	140,362	144,662	None.	None.

THE GUARANTEE CO. OF NORTH AMERICA.

in Canada.....	43,806	4,379	8,516,663	3,015	6,031,580	20,027	10,281	9,746	None.
in other Countries...	147,892	22,536	27,763,905	13,105	16,852,600	77,259	82,572	1,849	None.
Totals.....	191,698	26,915	36,280,568	16,120	22,884,180	97,286	92,853	11,595	None.

LIST of Insurance Companies Licensed to do business in Canada, under the Insurance Acts of 1875 and 1877, as at 10th July, 1885.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver-General.		Description of Insurance business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Accident Insurance Co. of North America	Edward Rawlings, Manager, Montreal	24,022	20,836	Accident.
The Ætna Insurance Co. of Hartford, Connecticut	Robert Wood, General Agent, Montreal	100,000	97,700	Fire and Inland Marine.
The Ætna Life Insurance Co. of Hartford, Connecticut	Wm. H Orr, Manager, Toronto	925,000	925,000	Life.
The Agricultural Insurance Co. of Watertown, N.Y.	Joseph Flynn, Chief Agent, Cobourg	100,000	100,000	Fire.
The Boiler Inspection and Insurance Co. of Canada	W. B. McMurrich, Agent, Toronto	10,900	10,900	Steam Boilers, &c.
The British Empire Mutual Life Ass. Co., London, Eng.	Fred. Stancliffe, Chief Agent, Montreal	97,333	97,333	Life.
The British America Assurance Co., Toronto	Silas P. Wood, Secretary, Toronto	61,000	54,900	Fire and Inland Marine.
The Briton Life Association (Limited)	J. B. M. Chipman, Chief Agent, Montreal	54,993	54,993	Life.
The Caledonian Insurance Co	Taylor Bros., General Agents, Montreal	105,599	102,679	Fire.
The Canada Life Assurance Co., Hamilton	A. G. Ramsay, Manager, Hamilton	60,000	54,000	Life.
The Citizens' Insurance Co. of Canada	Gerald E. Hart, Chief Agent, Montreal	55,840	50,256	Life and Accident.
The Citizens' Insurance Co. of Canada	Gerald E. Hart, Chief Agent, Montreal	56,000	50,400	Fire.
The City of London Fire Insurance Co. (Limited)	W. R. Oswald, Chief Agent, Montreal	102,200	102,200	Fire.
The Commercial Union Assurance Co. of London, Eng.	Fred. Cole, General Agent, Montreal	213,647	213,647	Fire, Inland Marine and Life.
The Confederation Life Association of Canada	J. K. Macdonald, Managing Director, Toronto	83,855	75,470	Life.
The Dominion Safety Fund Life Association	J. DeWolfe Spurr, St. John, N.B	50,000	50,000	Life.
The Equitable Life Ass. Soc. of the United States, N.Y.	R. W. Gale, Manager, Montreal	365,000	365,000	Life.
The Federal Life Assurance Co. of Ontario	David Dexter, Managing Director, Hamilton	54,633	50,000	Life.
The Fire Insurance Association (Limited), London, Eng.	Wm. Robertson, Chief Agent, Montreal	100,000	100,000	Fire.
The Glasgow and London Insurance Co. (Limited)	Stewart Browne and E. L. Bond, Chief Agents, Montreal.	99,767	99,767	Fire.
The Guarantee Co. of North America	Edward Rawlings, Manager, Montreal	57,372	51,836	Guarantee.
The Guardian Fire and Life Assurance Co., London, Eng.	Robert Simms & Co. and George Denholm, General Agents, Montreal.	94,900	94,900	Fire.
The Hand in Hand Insurance Co.	Hugh Scott, Secretary and Manager, Toronto	5,000	5,000	Plate Glass.
The Hartford Fire Insurance Co., Hartford, Conn	Robt. Wood, General Agent, Montreal	80,420	100,000	Fire.
The Imperial Insurance Co. of London, Eng	W. H. Rintoul, Agent, Montreal	100,253	100,253	Fire.
The Lancashire Insurance Co.	S. C. Duncan-Clark, Chief Agent, Toronto	128,210	128,210	Fire.
The Life Association of Canada	J. Turner, President, Hamilton	106,194	95,575	Life.
The Liverpool and London and Globe Insurance Co.	G. F. C. Smith, Chief Agent, Montreal	170,333	163,633	Fire and Life.
The London Assurance Corporation, Eng.	C. C. Foster, Agent, Montreal	167,000	150,300	Fire and Life.
The London Guarantee and Accident Co. (Limited)	A. T. McCord, Chief Agent, Toronto	53,533	53,533	Guarantee and Accident.
The London and Lancashire Fire Ins. Co., Liverpool	W. A. Sims, Chief Agent, Toronto	111,933	111,933	Fire.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver-General.		Description of Insurance Business for which licensed.
		Par Value.	Accepted Value.	
		$	$	
* The London and Lancashire Life Assurance Co.	William Robertson, Manager, Montreal	118,551	109,782	Life.
The London Mutual Fire Ins Co of Canada, London, O.	D. C. Macdonald, Secretary, London	33,520	30,168	Fire.
The Metropolitan Life Insurance Co. of New York	Thos. A. Temple, Gen'l Agent, St. John, N.B	100,000	100,000	Life.
The National Assurance Co. of Ireland	Hugh Scott, Toronto, or L. H. Boult, Montreal	100,161	100,161	Fire.
The New York Life Insurance Co.	F. W. Campbell, M.D., Attorney, Montreal	100,000	100,000	Life.
The North American Life Assurance Co	Wm. McCabe, Managing Director, Toronto	54,840	50,000	Life.
The North British and Mercantile Insurance Co.	Macdougall & Davidson, General Agents, Montreal	175,000	157,500	Fire and Life.
The Northern Assurance Co. of Aberdeen and London	Taylor Bros., General Agents, Montreal	100,000	100,000	Fire.
The Norwich and London Accident Ins. Asso.	Alex. Dixon, General Agent, Toronto	58,400	58,400	Accident.
The Norwich Union Fire Ins. Soc., Norwich, Eng.	Alex. Dixon, Agent, Toronto	100,000	100,000	Fire.
The Ontario Mutual Life Assurance Co.	Wm. Hendry, Manager, Waterloo	101,977	91,779	Life.
The Phenix Insurance Co. of Brooklyn	Robert Hampson, Agent, Montreal	100,000	100,000	Fire and Inland Marine.
The Phœnix Fire Assurance Co., London, Eng.	Gillespie, Moffatt & Co., General Agents, Montreal	144,126	138,376	Fire.
The Quebec Fire Assurance Co.	J. G. Clapham, President, Quebec	75,200	75,200	Fire.
The Queen Fire and Life Insurance Co., Eng.	A. M. Forbes & H. J. Mudge, Chief Agents, Montreal	182,473	179,069	Fire and Life.
The Reliance Mutual Life Ass. Soc., London, Eng.	J. Cassie Hatton, Attorney, Montreal	110,277	110,277	Life.
The Royal Canadian Insurance Co.	Arthur Gagnon, Secretary, Montreal	56,000	50,400	Fire and Inland Marine.
The Royal Insurance Co	M. H. Gault & Wm. Tatley, Chief Agents, Montreal	689,533	689,533	Fire and Life.
The Scottish Union and National Insurance Co.	Walter Kavanagh, Agent, Montreal	111,185	100,066	Fire.
The Standard Life Assurance Co., Scotland.	W. M Ramsay, Manager, Montreal	352,000	316,800	Life.
The Star Life Assurance Soc. of England	A. D. Perry, General Agent, Toronto	97,333	97,333	Life.
The Sun Life Assurance Co. of Canada	R. Macaulay, Sec. and Manager, Montreal	56,000	50,400	Life and Accident.
The Travelers Insurance Co. of Hartford, Conn.	Chas. F. Russell, Chief Agent, Toronto	145,000	140,500	Life and Accident
The Union Mutual Life Insurance Co. of Maine	Wm. Mulock, Agent, Toronto	310,000	191,612	Life.
The United States Life Insurance Co.	Thos. A. Temple, Attorney, St. John, N.B.	100,000	100,000	Life.
The Western Assurance Co., Toronto	J. J. Kenny, Managing Director, Toronto	54,380	51,930	Fire and Inland Marine.

*This Company has also $160,000 vested in Canadian trustees under the Statute 1877.

The following Life Insurance Companies having ceased to transact new business in Canada, are entitled, under Section 17 of the Consolidated Insurance Act of 1877, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Insurance Acts of 1868 and 1871.

Name of the Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver-General.		Business.
		Par Value.	Accepted Value.	
		$	$	
The Briton Medical and General Life Ass'n, London, Eng....	Jas. B. M. Chipman, Manager, Montreal.....	103,370	103,370	Life.
The Connecticut Mutual Life Ins. Co. of Hartford, Conn.....	Robt. Wood, General Agent, Montreal.....	100,000	100,000	Life.
The Edinburgh Life Assurance Company.....	David Higgins, Chief Agent, Toronto.....	161,667	150,367	Life.
The Life Association of Scotland.....	Archibald Inglis, Chief Agent, Montreal.....	154,760	149,893	Life.
The National Life Insurance Co. of the U. S. of America.....	John F. Bell, Attorney, Windsor.....	100,000	100,000	Life
The North-Western Mutual Life Insurance Co. of Milwaukee	M. W. Mills, Chief Agent, Toronto.....	100,000	100,000	Life.
The Phœnix Mutual Life Insurance Co., Hartford, Conn.....	H. D. Simpson, General Agent, Montreal.....	105,000	105,000	Life.
The Scottish Amicable Life Assurance Society.....	Geo. Wm Ford, General Agent, Montreal....	197,792	139,923	Life.
The Scottish Provident Institution.....	R. A. Ramsay, Attorney, Montreal.....	100,000	90,000	Life.
The Scottish Provincial Assurance Company.....	Geo Wm. Ford, Secretary, Montreal.....	147,780	147,780	Life.

NOTE.—The Citizens' Insurance Company of Canada has discontinued its Guarantee business, and has reinsured its outstanding policies in the Guarantee Company of North America. The deposit on account of this branch is $11,000 municipal debentures, still in the hands of the Receiver-General.

The Sovereign Fire Insurance Company has ceased business, and has reinsured its risks in the Glasgow and London Insurance Company, $9,450 being still in the hands of the Receiver-General to satisfy outstanding claims.

The Scottish Imperial Insurance Company, of which Wm. R. Oswald, Montreal, is chief agent, has ceased doing new business in Canada, and has reinsured its outstanding risks with the City of London Fire Insurance Company. The full deposit, $118,418.56, remains with the Receiver-General, pending the final winding up of its Canadian business.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,
OTTAWA, 10th July, 1885.

J. B. CHERRIMAN,
Superintendent of Insurance.

STATEMENTS

MADE BY

FIRE AND INLAND MARINE INSURANCE COMPANIES

IN COMPLIANCE WITH THE INSURANCE ACTS OF 1875 AND 1877.

LIST OF COMPANIES

ULY LICENSED FOR THE TRANSACTION OF **FIRE INSURANCE** BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31st DECEMBER, 1884.

The Ætna Insurance Company of Hartford, Conn.
The Agricultural Insurance Company of Watertown, N.Y.
The British America Assurance Company, Toronto.
The Caledonian Insurance Company.
The Citizens' Insurance Company of Canada.
The City of London Fire Insurance Company.
The Commercial Union Assurance Company of London, England.
The Fire Insurance Association (Limited), London, England.
The Glasgow and London Insurance Company (Limited).
The Guardian Fire and Life Assurance Company, London, England.
The Hartford Fire Insurance Company, Hartford, Conn.
The Imperial Insurance Company of London, England.
The Lancashire Insurance Company.
The Liverpool and London and Globe Insurance Company.
The London and Lancashire Fire Insurance Company.
The London Assurance Corporation.
The London Mutual Fire Insurance Company of Canada, London, Ont.
The National Assurance Company of Ireland.
The North British and Mercantile Insurance Company.
The Northern Assurance Company of Aberdeen and London.
The Norwich Union Fire Insurance Society.
The Phenix Insurance Company of Brooklyn.
The Phœnix Fire Assurance Company, London, England.
The Quebec Fire Assurance Company.
The Queen Fire and Life Insurance Company, England.
The Royal Canadian Insurance Company.
The Royal Insurance Company of England.
The Scottish Union and National Insurance Company.
The Western Assurance Company, Toronto.

LIST OF COMPANIES

ULY LICENSED FOR THE TRANSACTION OF **INLAND MARINE** INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31st DECEMBER, 1884.

The Ætna Insurance Company of Hartford, Conn.
The British America Assurance Company, Toronto.
The Commercial Union Assurance Company of London, England.
The Phenix Insurance Company of Brooklyn.
The Royal Canadian Insurance Company, Montreal.
The Western Assurance Company, Toronto.

THE ÆTNA INSURANCE COMPANY, HARTFORD, CONN., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—LUCIUS J. HENDEE. | *Secretary*—JOTHAM GOODNOW.

Principal Office—Hartford, Conn. Incorporated—June, 1819.

Head Office in Canada—Montreal. | *Chief Agent*—ROBT. WOOD.

(Commenced business in Canada, 1821.)

CAPITAL.

Amount of capital authorized	$5,000,000 00
do subscribed for and paid up in cash	4,000,000 00

ASSETS IN CANADA.

Stocks, Bonds, &c., held by the Company, viz.:—

	Par value.	Market value.
Montreal Corporation Stock	$13,000 00	$13,650 00
do bonds	10,000 00	10,300 00
United States 4 per cent. bonds	22,000 00	26,840 00
do 4½ do	55,000 00	62,150 00
Total par and market value	$100,000 00	$112,940 00

Carried out at market value	$112,940 00
All the above being in deposit with the Receiver-General.	
Cash in Bank of Montreal, at Ottawa	12,174 24
Agents' balances	11,014 26
Total assets in Canada	$136,128 50

LIABILITIES IN CANADA.

Net amount of fire losses unsettled, but not resisted	$5,675 00	
Total net amount of unsettled claims for fire losses in Canada		$ 5,675 00
Reserve of unearned premiums for all outstanding fire risks in Canada.		38,162 70
Total liabilities in Canada		$43,837 70

INCOME IN CANADA.

For Fire Risks in Canada.

Gross cash received for premiums	$136,797 22	
Deduct re-insurance, rebate, abatement and return premiums	21,912 24	
Net cash received for said premiums	$114,884 98	

For Inland Marine Risks in Canada.

Gross cash received for premiums	$3,063 69	
Total net cash received for premiums in Canada		$117,948 67
Received for interest and dividends		4,735 00
Total cash income in Canada		$122,683 67

ÆTNA—*Continued.*

EXPENDITURE IN CANADA.

For Fire Risks in Canada.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $10,814.80)	$ 8,197 95	
Paid for fire losses occurring during the year	47,026 33	
Total net amount paid during the year for fire losses	$ 55,224 28	
Inland Marine Risks in Canada.		
Amount paid for inland marine losses occurring during the year	260 68	
Total net amount paid during the year for fire and inland marine losses		$ 55,484 96
Paid for commission or brokerage in Canada		18,901 92
do taxes in Canada		933 72
do general expenses		1,896 42
Total cash expenditure in Canada		$ 77,217 02

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 8,846,215	$ 94,964 47
Taken during the year, new and renewed	12,469,928	136,797 22
Total	$ 21,316,143	$ 231,761 69
Deduct terminated	12,720,761	139,985 50
Gross in force at end of year	$ 8,595,382	$ 91,776 19
Deduct re-insured	1,145,062	15,650 79
Net in force at 31st December, 1884	$ 7,450,320	$ 76,125 40
Inland Marine Risks in Canada.		
Taken during the year	$ 732,754	$ 3,063 69
Terminated	732,754	3,063 69

Total number of policies in force in Canada at date (no return).	
Total net amount in force	$7,450,320 00
Total premiums thereon	76,125 40

Subscribed and sworn to, 8th January, 1885, by

F. W. EVANS.

(Received, 9th January, 1885.)

GENERAL STATEMENT, 31st DECEMBER, 1884.

ASSETS.

Real estate, unincumbered	$ 362,000 00
Cash on hand and in bank	1,015,821 60
Cash in hands of Agents and in transit	352,742 32
Loans on bond and mortgage	43,800 00
Loans on collaterals	15,170 00
Stocks and bonds, market value	7,222,520 00
Accrued interest	1,463 48
Total assets	$9,013,517 40

ÆTNA—*Concluded.*

LIABILITIES.

Losses adjusted and not due	$ 33,940 76
Losses unadjusted, in suspense, waiting for further proof	196,158 69
All other claims against the Company for return premiums, commissions, &c.	58,720 27
Amount of unearned premiums	1,228,534 07
Total liabilities	$1,517,353 79

Subscribed and sworn to, by

LUCIUS J. HENDEE,
President.

JOTHAM GOODNOW,
Secretary.

HARTFORD, 1st January, 1885.

THE AGRICULTURAL INSURANCE COMPANY OF WATERTOWN, N.Y.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—ISAAC MUNSON. | *Secretary*—H. M. STEVENS.

Principal Office—Watertown, N.Y

Agent in Canada—JOSEPH FLYNN. | *Head Office in Canada*—Cobourg, Ont.

Organized or incorporated, 1853; commenced business in Canada, Oct. 1. 1878, by taking over the outstanding risks of the Canada Agricultural Insurance Company, Insolvent.

CAPITAL.

*Amount of capital authorized, subscribed for, and paid up in cash.....	$500,000 00

ASSETS IN CANADA.

Real estate		$ 800 00
United States registered 4 per cent. bonds in deposit with Receiver-General—par value, $100,000; market value		122,000 00
Agents' balances		2,531 25
Bills receivable		5,236 02
Total assets in Canada		$130,567 27

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due	$1,823 00	
do do claimed but not adjusted	1,200 00	
Total net amount of unsettled claims for fire losses in Canada		$ 3,023 00
Reserve of unearned premiums for all outstanding risks in Canada		105,465 87
Total liabilities in Canada		$108,488 87

INCOME IN CANADA.

Gross cash received for premiums	$77,535 00	
Deduct re-insurance, rebate, abatement and return-premiums	2,694 93	
Total net cash received for premiums		$74,840 07
Total income in Canada		$74 840 07

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in last statement at $2,200.00)	$2,200 00	
Less savings and salvage	303 40	
Net amount paid for said losses	$ 1,896 60	
Net amount paid for losses occurring during the year	31,842 99	
Net amount paid during the year for losses		$33,739 59
Commission or brokerage		15,505 16
Salaries, fees and all other charges of officials in Canada		4,300 00
All other expenditure, viz.:—Postage, $1,107.47; expense account, $3,963.63		5,071 10
Total expenditure in Canada		$58,615 85

*Increase, $200,000.00 from surplus, 31st Dec., 1883.

AGRICULTURAL—*Continued.*

RISKS AND PREMIUMS.

	Amount.	Premiums.
ross policies in force at date of last statement	$16,783,017	$169,763 30
aken during the year (new)	7,780,314	77,535 00
Total	$24,563,331	$247,298 30
educt terminated	4,423,952	52,268 10
ross and net in force at 31st December, 1884	$20,139,379	$195,030 20

otal number of policies in force in Canada at date. (No return.)

otal net amount in force	$20,139,379 00
otal premiums thereon	195,030 20

Subscribed and sworn to, 25th February, 1885, by

J. FLYNN.

Received 26th February, 1885.)

GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

(As returned to the Superintendent of Insurance, State of New York.)

ASSETS.

eal estate	$ 157,059 48
oans on bond and mortgage	879,550 23
do do (first lien) upon which more than one year's interest is due	6,066 98
nterest due and accrued on said bond and mortgage loans	23,424 22
tocks and bonds held by the Company—par value, $413,300; market value	395,081 50
nterest due and accrued on above stocks and bonds	1,700 00
oans on collateral security of stock, &c., of par value, $120,400, market value, $81,406.75; amount loaned	57,544 66
nterest due and accrued thereon	1,386 38
ash on hand and in banks	182,302 59
ross premiums in course of collection	57,512 39
ills receivable	20,512 12
ents due and accrued	600 00
Total assets	$1,782,720 55

LIABILITIES.

Net amount of unpaid losses	$ 43,440 00
Unearned premiums	1,088,037 59
All other demands against the Company	16,691 67
Total liabilities, except capital stock	$1,148,169 26
Capital stock paid up in cash	$500,000 00
Surplus beyond liabilities and capital stock	134,551 29

AGRICULTURAL—*Concluded.*

INCOME.

Net cash received for premiums	$762,214 9
Received for interest and dividends	77,575 6
do rents	6,481 0
Total cash income	$846,271 6

EXPENDITURE.

Net amount paid for losses	$327,060 9
Dividends paid stockholders	49,975 0
Commission or brokerage	192,960 8
Salaries, fees, &c	90,273 0
Taxes	13,223 2
Miscellaneous	65,285 0
Total cash expenditure	$738,778 1

RISKS AND PREMIUMS.

Amount of policies taken during the year	$ 92,808,752 0
Premiums thereon	843,413 4
Net amount in force at end of year	228,978,444 0
Premiums thereon	2,051,078 6

ISAAC MUNSON,
President.

H. M. STEVENS,
Secretary.

16th February, 1885.

THE BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Governor—JOHN MORISON. | *Secretary*—SILAS P. WOOD.

Principal Office—18 Front St. East, Toronto.

(Organized and commenced business in Canada, 1833.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash ..... $ 500,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate (less encumbrances) held by the Company, viz.:— Company's premises, corner of Front and Scott streets, Toronto, occupied as warehouses and offices	$ 90,000 00
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate	1,800 00
Interest due and unpaid on said loans	49 33

Stocks and bonds held by the Company:—

*Held in the United States.	Par Value.	Market Value.
United States Bonds, 6s, 1896	$ 60,000 00	$ 76,200 00
do do 6s, 1897	20,000 00	25,800 00
do do 6s, 1898	74,000 00	96,940 00
do do 6s, 1899	26,000 00	35,100 00
do do 4s, 1907	275,000 00	335,500 00
Lake Shore and Michigan Southern R.R. Stock, 6 p. cent.	10,000 00	6,175 00
Chicago and North-West R.R. Stock, 7 p. cent	10,000 00	8,425 00
Chicago and North-West R.R. Bonds, 5 p. cent	20,000 00	19,000 00
Burlington, Cedar Rapids and Northern R.R. Bonds, 5 per cent	10,000 00	10,100 00
Chicago, Burlington & Quincy R.R. Bonds, 5 p. cent	30,000 00	29,100 00
	$ 535,000 00	$ 642,340 00

Deposited with Dominion Government.		
City of Toronto Debentures	$ 11,000 00	$ 11,495 00
Village of Port Perry Debentures	10,000 00	10,150 00
Town of Owen Sound do	10,000 00	10,450 00
City of Hamilton do	6,000 00	6,570 00
Village of Carleton do	1,000 00	1,060 00
Counties of Leeds and Grenville Debentures	15,000 00	15,825 00
Village of Yorkville	1,000 00	1,035 00
Town of Harriston	7,000 00	7,157 50
	$ 61,000 00	$ 63,742 50

* Certificates of deposit held by the different Commissioners in the United States:—

1. California	$ 100,000
2. New York	205,000
3. Georgia	25,000
4. Virginia	25,000
5. Ohio	100,000
	$ 455,000

BRITISH AMERICA—*Continued.*

Held by Company.

City of Hamilton Debentures	$ 540 00	$ 591 30
Canada Permanent Loan and Savings Company Stock	10,000 00	20,750 00
Canadian Pacific Railway	500 00	495 00
Federal Bank	4,200 00	2,026 50
Bank of Hamilton Stock	2,000 00	2,340 00
Farmers' Loan and Savings Company Stock	1,660 00	1,859 20
Freehold do do	15,120 00	24,343 20
Imperial do do	5,000 00	5,250 00
Western Canada do do	6,200 00	11,098 00
Ontario Loan and Debenture Company Stock	5,000 00	6,100 00
Canada Landed Credit Company Stock	2,820 00	3,271 20
Huron and Erie Loan and Savings Company Stock	5,000 00	7,850 00
Dominion Savings and Investment Society Stock	10,000 00	11,200 00
	$68,040 00	$97,174 40

Recapitulation.

Held in the United States	$535,000 00	$642,340 00
Deposited with the Dominion Government	61,000 00	63,742 50
Held by Company	68,040 00	97,174 40
Total par and market value	$664,040 00	$803,256 90

Carried out at market value		$ 803,256 9
Cash on hand at head office		55,468 6
Cash in banks, namely:—		
Canadian Bank of Commerce, New York	$8,779 25	
do do Toronto	9,554 83	
Merchants Bank, Halifax, N.S	802 50	
Bank of Scotland, London, Eng	145 37	
Total		19,281 9
Interest accrued and unpaid on stock		1,034 4
Agents' balances		39,799 7
Bills receivable		19,588 2
(Amount of same overdue $1,666 89)		
Sundry, viz.:—		
Office furniture	$14,273 27	
Rents due and accrued	1,063 75	
		15,337 0
Gross assets		$1,045,616 2
Amount which should be deducted from above on account of bad or doubtful bills receivable		1,666 8
Total assets		$1,043,949 3

LIABILITIES.

1. *Liabilities in Canada.*

Net amount of losses adjusted but not due:—		
Fire	$1,117 73	
Ocean (of which $2,500 accrued prior to 1884)	2,939 96	
	$4,057 69	
Net amount of losses claimed but not adjusted:—		
Fire (of which $500 accrued prior to 1884)	6,356 00	
Total amount of unsettled claims for losses in Canada		$ 10,413 6

BRITISH AMERICA—*Continued.*

Reserve of unearned premiums for all outstanding risks in Canada, viz.:—

Fire	$100,418 01	
Ocean	22,254 69	
Total reserve of unearned premiums for risks in Canada		$ 122,672 70
Dividends declared and due but unpaid		2,725 33
do but not yet due		20,000 00
Due Niagara Fire Ins. Co. of New York for re-insurance		3,660 26
Total liabilities, excluding capital stock, in Canada		$ 159,471 98

2. *Liabilities in other Countries.*

Net amount of losses adjusted, but not due—Fire (of which $250 accrued prior to 1884)	$21,532 91	
Net amount of losses claimed but not adjusted—Fire	42,559 02	
Net amount of losses resisted—in suit—Fire (of which $6,944.89 accrued prior to 1884)	12,096 39	
Total net amount of unsettled claims for losses in other countries		$ 76,188 32
Reserve of unearned premiums, viz.:—		
Fire	$330,579 46	
Inland Marine	7,245 12	
Total		337,824 58
Fire re-assurances (United Fire Re-insurance Co)		636 00
Total liabilities in other countries		$ 414,648 90
Total liabilities (excluding capital stock) in all countries		$ 574,120 88
Capital stock paid up		$ 500,000 00

INCOME.

	In Canada.	In other Countries.
For Fire Risks.	$ cts.	$ cts.
Gross premiums received in cash	197,880 92	603,196 27
Gross cash received on bills and notes taken for premiums	1,044 53	.....
Gross cash received for premiums	198,925 45	603,196 27
Deduct re-insurance, rebate, abatement and return premiums	46,005 12	78,643 14
Net cash received for fire premiums	152,920 33	524,553 13
Bills and notes received during the year for premiums, and remaining unpaid, $375.00.		
For Inland Marine Risks.		
Gross cash received for premiums	19,280 24	32,935 89
Deduct re-insurance, &c	3,220 37	1,262 71
Net cash received for inland marine premiums	16,059 87	31,673 18

BRITISH AMERICA—*Continued.*

For Ocean Risks.	In Canada. $ cts.	In other Countries. $ cts.
Gross premiums received in cash	20,011 09	2,999 01
Gross cash received on bills and notes taken for premiums	17,126 11	.....
Gross cash received for premiums	37,137 20	2,999 01
Deduct re-insurance, &c.	3,126 07	.....
Net cash received for ocean premiums	34,011 13	2,999 01
(Bills and notes received during the year for ocean premiums, and remaining unpaid, $19,213.21.)		
Total net cash received for premiums	202,991 33	559,225 32

Total net cash received for premiums in all countries	$ 762,216 65
Received for interest on bonds and mortgages	136 79
do do and dividends on stock and all other sources	36,749 42
Rents	6,647 46
Total cash income	$ 805,750 32

EXPENDITURE.

For Fire Risks.		In Canada. $ cts.	In other Countries. $ cts.
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $99,283.72)		16,269 88	94,348 60
Deduct savings and salvage	$ 84 13		
Deduct amount received for re-insurance	8,201 23		
Total deductions		3,640 91	4,644 45
Net amount paid during the year for said losses		12,628 97	89,704 15
Paid for losses occurring during the year		120,230 33	343,233 89
Deduct savings and salvage	$ 878 39		
Deduct re-insurance	56,490 62		
Total deductions		39,898 21	17,470 80
Net amount paid for said losses		80,332 12	325,763 09
Total net amount paid during the year for fire losses		92,961 09	415,467 24
For Inland Marine Risks.			
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $75.00)		.....	75 00
Paid for losses occurring during the year		19,907 44	12,329 92
Deduct savings and salvage	$ 867 00		
Deduct re-insurance	12,737 30		
Total deductions		6,803 82	6,800 57
Net amount paid for said losses		13,106 62	5,529 35
Total net amount paid during the year for inland marine losses		13,103 62	5,604 35

BRITISH AMERICA—*Continued.*

otal net amount paid during the year for fire and inland marine losses, viz. :—

In Canada	$106,064 71	
In other countries	421,071 59	
Total		$ 527,136 30
et amount paid during the year for ocean losses		32,599 70
(Of which $17,047.38 accrued in previous years.)		
aid for dividends on capital stock at 10 per cent		49,730 00
ommission or brokerage		113,536 62
alaries, fees and all other charges of officials		31,220 79
axes		20,089 15
ffice furniture, $2,682.83; rent account, taxes, repairs and expenses on building owned by Company, $3,671·89; postage, telegrams, expressage, advertising, board, fire patrol, travelling, printing and stationery, $71,827·84		78,182 56
Total cash expenditure		$ 852,495 12

CASH ACCOUNT.

Dr..		$ cts.			Cr. $ cts.
1883.			1884.		
ec. 31.	To balance in hand and in banks as at this date	39,547 90	Dec. 31.	By expenditure during year, as above	852,495 12
1884.				Investments	100,746 25
ec. 31.	To income as above	805,750 32		Re-insurances of 1883, paid	2,797 94
	Received from realization of investments	35,491 66		Balance in hand and in banks this date	74,750 57
	To cash deposit withdrawn from New York	150,000 00			
	Total	$1,030,789 88		Total	$1,030,789 88

BRITISH AMERICA—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premium.	Amount.	Premium.	Amount.	Premium.
Fire Risks.	$	$ cts.	$	$ cts.	$	$ cts
Gross policies in force at date of last statement.	16,255,394	184,240 07	46,773,614	618,331 50	63,029,008	802,571 57
Taken during the year—new and renewed.....	16,672,322	202,040 31	47,058,161	599,481 82	63,730,483	801,522 13
Total.....	32,927,716	386,280 38	93,831,775	1,217,813 32	126,759,491	1,604,033 70
Deduct terminated.....	14,060,851	153,848 56	44,081,250	570,339 14	58,142,101	724,187 70
Gross in force at end of year	18,866,865	232,431 82	49,750,525	647,474 18	68,617,390	879,806 00
Deduct re-insured.....	2,602,050	36,089 98	1,919,519	12,971 65	4,521,569	49,061 63
Net in force at 31st December, 1884.....	16,264,815	196,341 84	47,831,006	634,502 53	64,095,821	830,844 37
Inland Marine Risks.						
Gross policies in force at date of last statement	....	.....	254,116	10,864 47	254,116	10,864 47
Taken during the year.	3,791,749	18,882 11	5,655,383	32,896 66	9,447,132	51,778,77
Total	3,791,749	18,882 11	5,909,499	43,761 13	9,701,248	62,643 24
Deduct terminated.....	3,791,749	18,882 11	5,535,912	29,270 89	9,327,661	48,153 00
Gross and net in force at 31st December, 1884..	....	.....	373,587	14,490 24	373,587	14,490 24
Ocean Risks.						
Gross policies in force at date of last statement.	253,094	17,257 74	.....	.....	253,094	17,257 74
Taken during the year..	1,059,931	38,613 77	126,026	2,991 01	1,185,957	41,612 78
Total.....	1,313,025	55,871 51	126,026	2,991 01	1,439,051	58,870 52
Deduct terminated.....	875,746	31,540 19	126,026	2,991 01	1,001,772	34,539 20
Gross in force at end of year	437,279	24,331 32	.....	.....	437,279	24,331 32
Deduct re-insured.....	38,425	2,076 63	.....	.....	38,425	2,076 63
Net in force at 31st December, 1884.....	398,854	22,254 69	.....	.....	398,854	22,254 69

Total number of policies in force at date.....No return
Total net amount in force..... $64,868,262 00
Total premiums thereon..... .... 867,589 30

Subscribed and sworn to, 7th February, 1885, by

J. MORISON, *Governor,*

SILAS P. WOOD, *Secretary.*

(Received, 9th February, 1885.)

THE CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Chairman—ROBERT STEWART. | *Manager and Actuary*—D. DEUCHAR, F.I.A. & F.F.A

Principal Office—Edinburgh.

Agents in Canada—TAYLOR BROS. | *Head Office in Canada*—MONTREAL

(Organized or incorporated, 1805; commenced business in Canada, February, 1883.)

CAPITAL.

Amount of joint stock capital authorized, £1,000,000	$4,866,666 67
Amount subscribed, £450,000	2,190,000 00
Amount paid up in cash, £90,000	438,000 00

ASSETS IN CANADA.

Stocks and bonds held by the company:—

	Par value	Market value.
Dominion 4 per cent. stock	$ 4,866 67	$ 5,122 17
Province of Quebec 5 per cent. bonds	48,666 67	51,586 67
City of Toronto 6 per cent. bonds	29,200 00	34,821 00
Total par and market value	$ 82,733 34	$ 91,529 84

Carried out at market value	$ 91,529 84
(The above being in deposit with the Receiver-General.)	
Cash on hand at head office in Canada	1,827 68
Cash deposited in Banque du Peuple	3,989 49
Cash deposited in Merchants' Bank to credit of Receiver-General	22,865 50
Agents' balances	7,475 11
Insurance maps	3,000 00
Total assets in Canada	$ 130,687 62

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted	$6,307 50	
Total net amount of unsettled claims for losses in Canada		$ 6,307 50
Reserve of unearned premiums for all outstanding risks in Canada		54,601 16
Due and accrued for re-insurance		27 00
do for commission		1,392 28
Total liabilities in Canada		$ 62.327 94

INCOME IN CANADA.

Gross cash received for premiums	$ 102,164 46	
Deduct re-insurance, rebate, abatement and return premiums	11,217 00	
Net cash received for said premiums		$ 90,947 46
*Received for interest on deposit		4,380 00
Interest on premiums paid by instalments		21 15
Total income in Canada		$ 95,348 61

*Interest paid direct to company at Edinburgh.

CALEDONIAN—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at $14,033.50)	$ 13,370 92	
Less amount received for re-insurances	1,987 72	
Net amount paid for said losses	$ 11,383 20	
Amount paid for losses occurring during the year	$ 59,550 60	
Deduct amount received for re-insurance	3,901 72	
Net amount paid for said losses	$ 55,648 88	
Total net amount paid during the year for losses in Canada		$ 67,032 08
Commission or brokerage, salaries, fees and all other charges of officials in Canada		22,003 99
Total expenditure in Canada		$ 89,036 07

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	4,088	$ 7,096,307	$ 80,579 71
Policies taken during the year (new)	4,256	7,023,624	84,384 95
do do (renewed)	734	1,402,997	17,840 45
Total	9,078	$15,522,928	$182,805 11
Deduct terminated	3,496	6,748,373	77,795 07
Gross in force at end of year	5,582	$ 8,774,555	$105,010 04
Deduct re-insured	.....	563,306	6,367 89
Net in force at 31st December, 1884	5,582	$ 8,211,249	$ 98,642 15

Total number of policies in force in Canada	5,582	
Total amount in force		$8,211,249 00
Total premiums thereon		98,642 15

Subscribed and sworn to, 25th February, 1885, by JAMES W. TAYLOR.

(Received 26th February, 1885.)

General Business Statement for the Year ending 31st December, 1883.

(Abstracted from Directors' Report, Edinburgh, 1884.)

Fire Department.

The results of the year's business are as follows :—

Balance from previous year, after providing for dividend		£ 685 19 4
Premiums, less re-insurance		93,126 11 9
Interest and transfer fees		12,690 17 7
		£106,503 8 8
Deduct: Losses, expenses and commission	£83,068 9 10	
Dividend for half-year on new shares	875 0 0	
		83,943 9 10
Surplus		£ 22,559 18 10

Out of this surplus the directors have carried the sum of £4,392 7s. 7d. to the Guarantee Fund.

CALEDONIAN—*Continued.*

Capital and Guarantee Fund.

In accordance with the resolution adopted by the shareholders on 22nd March, 1883, the sum of £30,000 was transferred from the Guarantee Fund to Paid-up Capital, reducing the former to £135,000 and increasing the latter to £80,000. Thereafter 2,000 shares were issued, at the price of £17 10s., in connection with the acquisition of the business and assets of the Scottish Metropolitan Fire Insurance Company, the result being to add £10,000 to the Paid-up Capital, and to yield £25,000 as premium on the issue. Out of the sum last mentioned the Scottish Metropolitan Purchase Account, amounting to £14,392 7s. 7d., has been paid; and the balance of £10,607 12s. 5d. has been added to the Guarantee Fund, which, including the sum of £4,392 7s. 7d., added from the Fire surplus of the year, now amounts to £150,000.

The Subscribed Capital now amounts to £450,000, in 18,000 shares of £25, with £5 per share paid up, the total amount of Paid-up Capital being £90,000.

The total amount of the Fire Funds, including the Paid-up Capital, &c., now reaches the sum of £292,233 17s.

Fire Account.

Amount of Fire Insurance Funds at 31st December, 1882, including provision for dividend of £14,000.				£ 263,752	5	1	Losses by fire, after deduction of re-insurances	£ 52,332	6	9
Premiums	£120,954	19	9				Expenses of management	16,025	2	8
Less re-insurance premiums	27,828	8	0				Commission	14,711	0	5
				93,126	11	9	Dividend to shareholders	14,875	0	0
Interest and dividends				12,680	15	1	Scottish Metropolitan Purchase Account	14,392	7	7
Transfer fees				10	2	6	Amount of Fire Insurance Funds at the end of the Year, as per balance sheet, viz:—			
Capital paid up on new shares issued				10,000	0	0	Capital paid up	£ 90,000	0	0
Premium on new shares issued				25,000	0	0	Guarantee Fund	150,000	0	0
							Reserve Premium Account	34,066	5	9
							Balance	18,167	11	3
								292,233	17	0
				£ 404,569	14	5		£404,569	14	5

CALEDONIAN—*Concluded.*

General Balance Sheet as at 31st December, 1883.

LIABILITIES.				ASSETS.	
Shareholders' capital paid up		£ 90,000 0 0		Mortgages on property within the United Kingdom	£166,659 15 9
Life Assurance and Annuity Fund		747,190 4 2		Loans secured over public rates	105,087 9 5
Fire insurance, exclusive of capital		202,233 17 0		Loans on the company's Life policies	38,088 6 3
		£1,039,424 1 2		Investments—	
Claims under Life policies admitted but not yet paid	£25,759 5 6			Colonial securities	22,032 10 0
Outstanding Fire losses	11,952 13 11			Railway and other debentures and debenture stocks	28,853 17 6
Proprietors' dividends outstanding	1,065 19 9			Railway preference and guaranteed stocks	18,079 17 0
Sundry balances due by the company	649 8 0			Shares of the Caledonian Insurance Company, purchased and held under provision of the Company's Act of Parliament, 9 Vic., c. 45, sec. 31	22,421 17 7
Trust Fund in connection with loan	740 9 6			Feu-duties and ground-annuals	142,261 8 3
		40,167 16 8		House property	85,091 12 4
				Reversions	439 6 1
				Life interests	2,515 0 0
				Loans on Life interests and reversions	31,499 19 9
				Loans on personal security with Life policies and the company's shares	40,642 0 10
				Agents' balances—(Receipts in course of collection)	21,907 13 6
				Outstanding premiums	1,580 17 8
				Outstanding interest and interest accrued	7,729 1 6
				Cash on deposit	23,200 0 0
				Cash in hand and on current account	19,067 18 5
				Office furniture	2,317 15 0
				Stamps	85 11 0
		£1,079,591 17 10			£1,079,591 17 10

STATEMENT OF THE CANADA AGRICULTURAL INSURANCE COMPANY (IN INSOLVENCY) MADE BY THE ASSIGNEES, ROSS, FISH AND DUMESNIL.

MONTREAL, 31st December, 1884.

The stock list remains unchanged.

The company went into insolvency on the 10th day of May, 1878, by special Act of Parliament, Philip S. Ross, William T. Fish and George H. Dumesnil being nominated joint assignees.

The outstanding risks of the company as on the 1st day of October, 1878, were re-insured in the Agricultural Insurance Company, of Watertown, N.Y., U.S.

Supposed amount of outstanding risks according to the books of the Canada Agricultural Insurance Company	$20,000,000 00
Amount of insurance premium agreed upon and since paid by the Canada Agricultural Insurance Company to the Agricultural Insurance Company, of Watertown, N.Y., U.S.	40,000 00

Four dividends of 10 per cent. each have been declared upon the fire loss claims against the company, and the dividends, so far as called for, have been paid.

Amount declared: 1st. $8,040.82; 2nd. $8,040.82; 3rd. $7,662.29; 4th. $7,662.29. Paid to date: 1st. $7,619.63; 2nd. $7,586.85; 3rd. $6,779.77; 4th. $6,010.53.

One dividend of 100 per cent. on the dollar on the privileged claims has been declared and, so far as called for, has been paid. Amount declared, $1,645.77; paid to date, $1,089.47.

Two dividends of 25 per cent., in connection with the unearned premium returns, have been declared and paid, so far as called for. Amount declared: 1st. $1,758.28; 2nd. $1,758.28. Paid to date: 1st. $307.03; 2nd. $157.14.

Stock called up, as per previous statement, to 31st December, 1878, 30 per cent.	$ 300,000 00
4th call made 4th January, 1879	100,000 00
5th do do	100,000 00
6th do 29th November, 1884	100,000 00
7th do do	100,000 00
	$ 700,000 00

Amount collected in cash up to 31st December, 1883, as previously reported	$ 242,106 27
Collected from 1st January to 31st December, 1884	4,472 00
	$ 246,578 32

The following statements are annexed, viz.:—

(A.) Intromissions of the joint assignees in cash, for the year ending 31st December, 1884.

(B.) Detailed statements of expenses general.

(C.) Balance sheet of the company, showing the present state of affairs.

(A.)

ANALYSIS OF CASH, 1884—RECEIPTS.

Stock calls	$ 4,472 05	
Bank (unclaimed dividend account)	2,667 21	
Interest	145 88	
		$ 7,285 14

CANADA AGRICULTURAL—*Concluded.*

DISBURSEMENTS.

Unearned premiums	$ 38 91	
Expense account	212 98	
Salaries	2,316 70	
Fire loss claims	388 50	
Law costs	562 50	
Rent and taxes	428 93	
Travelling expenses	345 90	
Bank Ville Marie, deposited	2,990 72	
		$ 7,285 14

(B.)

STATEMENT OF EXPENSES GENERAL.

Travelling expenses—P. S. Ross	$ 171 90	
do W. T. Fish	25 00	
do G. H. Dumesnil	53 50	
do J. B. Pouliot	23 50	
do Sundry witnesses	72 00	
		$ 345 90
Legal expenses—Ferguson & Gemmell	$ 400 00	
do S. Bethune	30 00	
do L. R. Laflamme	40 00	
do Sundries	17 50	
do Church	75 00	
		$ 562 50

There are upwards of one hundred suits going on, and the expenses attending which cannot be stated till the results of the suits have been determined by decision of the courts.

Salaries—P. S. Ross	$ 800 00	
do G. H. Dumesnil	800 00	
do Sundry witnesses, clerk, inspectors, preparing papers and attending to collections and other matters	716 70	
		$ 2.316 70

(C.)

BALANCE SHEET.

Assets.

Cash in Bank Ville Marie		$ 4,231 72	
Furniture account		450 00	
Bills receivable		21,921 62	
Capital stock (arrears)		453,421 68	
			$ 480,025 02

Liabilities.

Fire loss claims per dividend sheet	$ 75,724 70		
Less paid four dividends	27,996 78		
		$ 47,727 92	
Unearned premiums per list	$ 7,033 14		
Less paid two dividends	464 17		
		6,568 97	
Dividends to shareholders unpaid		455 35	
Sundry creditors' claims filed	$ 1,645 77		
Less paid	1,089 17		
		556 60	
			$ 55,308 84
Surplus			$ 424,716 18

ROSS, FISH & DUMESNIL,
Joint Assignees of the Insolvent Estate of The Canada Agricultural Insurance Co.

THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—HENRY LYMAN. | *Sectretary*—ARCHIBALD MCGOUN.

General Manager—GERALD E. HART.

Principal Office—179 St. James Street, Montreal.

(Incorporated 27 and 28 Vic., cap. 98; assented to 30th June, 1864; commenced business in Canada, 1st January, 1865.)

CAPITAL.

Amount of joint stock capital authorized	$2,000,000 00
*Amount of joint stock subscribed for, $1,188,000.00; reduced to	1,009,800 00
do paid up in cash, $249,520.50; reduced to	71,320 50

(*For List of Shareholders, see Appendix.*)

ASSETS.

(*Fire and Accident Departments.*)

Value of real estate held by the Company, viz.:—

The company's building, 179, 181 St. James Street, Montreal, extended at cost price	$ 85,000 00	
McNeill properties	2,632 95	
		$ 87,632 95

Stocks and bonds held by the Company, viz.:—

	Par value.	Market value.
242 shares Merchants' Bank stock	$ 24,200 00	$ 26,196 50
10 shares Provincial Loan Company	500 00	240 00
Bonds deposited with Receiver-General, viz.:—		
Montreal Harbor Bonds	56,000 00	61,415 00
Total par and market value	$ 80,700 00	$ 87,851 50

Carried out at market value		87,851 50
Cash in Banks, viz.:—		
Merchants' Bank in deposit with Receiver-General	$ 10,000 00	
Chas. McLaren, Liverpool	155 97	
Total		10,155 97

*11,880 shares, at $100.00 each		$1,188,000 00
Called up at 22.50 do	$ 267,300 00	
Yet to call... $77.50 do		
Actually paid	249,520 50	
In course of collection	$ 17,779 50	
$15 per share reduced by Act of Parliament		178,200 00
11,880 shares, at $85 each, new capital		$1,009,800 00
On call by Act, at $77.50 per share		920,700 00
Amount of called up capital as reduced		$ 89,100 00
Less uncollected		17,779 50
Capital stock paid up as reduced		$ 71,320 50

CITIZENS'—*Continued.*

Interest due and unpaid on stock and bonds		$ 2,500 00
Rents due and unpaid		340 00
Agents' balances		12,678 28
Premiums in course of collection		17,698 65
Bills receivable		482 14
(Amount of same overdue, $482.14).		
Calls on stocks in course of collection		6,669 98
Sundry debtors	$ 14,054 51	
Furniture and plans	5,500 00	
		19,554 51
Total assets		$ 245,563 98

LIABILITIES.

(*Fire and Accident Departments.*)

Fire Department.

Net amount of losses claimed but not adjusted	$ 14,016 42	
Net amount of losses resisted, in suit (of this amount $1,000 was incurred in previous years)	2,000 00	
Total net amount of unsettled claims for fire losses in Canada		$ 16,016 42
Total reserve of unearned premiums for fire risks in Canada		118,841 81
Total		$ 134,858 23

Accident Department.

Net amount of losses in Canada claimed but not adjusted	$ 350 00
Reserve of unearned premiums for all outstanding accident risks in Canada	7,671 33
Total	$ 8,021 33
Total liability (for unsettled claims and reserve) in Fire and Accident Departments	$ 142,879 56
Loans on security of the Company's building, 179 and 181 St. James Street, Montreal	45,000 00
Interest thereon accrued but not yet due	784 11
Due to Merchants' Bank	10,000 00
Amount of all other liability, sundry debtors	52 50
Total liability, exclusive of capital stock—Fire and Accident Departments	$ 198,716 17
Capital stock paid up in cash	$ 71,320 50
Stock calls in course of payment	6,669 98
Total	$ 77,990 48

This capital is also liable to the Life Department.

CITIZENS'—*Continued.*

INCOME.

(Fire Department.)

ross cash received for premiums	$ 271,569 83	
educt re-insurance, rebate, abatement and return premiums	43,305 04	
et cash received for premiums		$ 228,264 79
eceived for interest		3,605 26
do do on stocks, &c		2,247 60
do from all other sources, viz. :—		
ent	$ 4,943 71	
ndorsement fees	635 75	
xpenses *re* losses	535 98	
		6,115 44
Total cash income		$ 240,233 09

EXPENDITURE.

(Fire Department.)

aid during the year for losses occurring in previous years (which losses were estimated in the last statement at $11,317.38)		$ 15,050 66	
et amount paid for losses occurring during the year	$ 145,620 09		
ess amount received for re-insurance	12,139 84		
et amount paid for said losses		133,480 25	
otal net amount paid during the year for fire losses			$ 148,530 91
ommission or brokerage			38,856 25
alaries, fees and other charges of officials			17,552 61
axes and rent			1,834 58
iscellaneous payments			18,760 91
Total cash expenditure			$ 224,535 26

RISKS AND PREMIUMS.

(Fire Risks in Canada.)

	Amount.	Premiums thereon.
ross policies in force at date of last statement	$ 18,449,339	$ 199,919 45
aken during the year—new and renewed	23,038,305	268,383 35
Total	$ 41,487,644	$ 468,302 80
educt terminated	13,442,121	210,762 62
Gross in force at end of year	$ 28,045,523	$ 257,540 18
educt re-insured	1,377,429	19,739 06
Net in force at 31st December, 1884	$ 26,668,094	$ 237,801 12

(Accident Risks in Canada.)

	No.	Amount.	Premiums thereon.
ross policies in force at date of last statement	1,170	$ 1,887,400	$12,376 19
aken during the year	3,360	3,028,350	23,097 34
Total	4,530	$ 4,915,750	$ 35,473 53
educt terminated	3,452	2,411,150	19,600 82
Gross in force at end of year	1,078	$ 2,504,600	$ 15,872 71
educt re-insured		148,500	530 04
Net in force at 31st December, 1884	1,078	$ 2,356,100	$ 15,342 67

otal number of policies in force at date. (No return.)

otal net amount in force, fire and accident departments	$29,024,194 00
otal premiums thereon	253,143 79

CITIZENS'—*Continued.*

ACCIDENT DEPARTMENT.

INCOME.

Net cash received for premiums	$ 19,073 60
Less re-insurance and return premiums	934 00
Net premium income	$ 18,139 60

EXPENDITURE.

Cash paid for losses	$ 6,689 80
Working expenses, including commission, salaries, rent, &c	9,640 80
Total cash expenditure	$ 16,330 60

Cash account not balanced.

Subscribed and sworn to 10th March, 1885, by

HENRY LYMAN, *President.*
GERALD E. HART, *General Manager*

(Received 12th March, 1885).

The following is a statement for the whole business of the Company, embracing the Fire, Accident and Life branches :—

ASSETS.

Fire and Accident	$ 245,563 98
Life (see Life statement)	189,490 80
Total assets	$ 435,054 78

LIABILITIES.

Fire and Accident	$ 198,716 17
Life	185,292 53
Total liabilities (except paid up capital)	$ 384,008 70
Capital stock paid up in cash	$ 71,320 50
Calls on stock in course of payment	6,669 98
Total	$ 77,990 48

INCOME.

Fire	$ 240,233 09
Accident	18,139 66
Life	56,321 92
Total cash income	$ 314,694 67

EXPENDITURE.

Fire	$ 224,535 26
Accident	16,330 66
Life	43,057 40
Total cash expenditure	$ 283,923 32

HE CITY OF LONDON FIRE INSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

resident—HENRY E. KNIGHT, | *Secretary and General Manager*, L. C. PHILLIPS.

Principal Office—101 Cheapside, London, Eng.

ent in Canada—W. R. OSWALD. | *Head Office in Canada*—Montreal.

ganized or Incorporated, 9th February, 1881. Commenced business in Canada, 1st September, 1881.

CAPITAL.

nount of capital authorized and subscribed for	$9,733,333 33
nount paid up in cash	973,333 33

ASSETS IN CANADA.

minion 4 per cent. stock in deposit with Receiver-General, par value, $102,200.00 ; market value		$ 102,200 00
sh on hand at head office in Canada		11,729 63
sh in Banks, viz :—		
Union Bank of Lower Canada, Montreal	$ 2,294 19	
Bank of Montreal, Toronto	1,521 95	
Total		3,816 14
gents' balances (cash in Chief Agents' hands)		5,567 12
ndry, viz :—		
Plans and stationery	$ 2,853 87	
Office furniture	377 38	
Office fixtures	725 69	
		3,956 94
Total assets		$ 127,269 83

LIABILITIES IN CANADA.

t amount of losses in Canada due and yet unpaid	$ 56 56		
do do claimed but not adjusted	9,895 00	$ 9,951 56	
do do resisted, in suit	$ 1,935 80		
do do do not in suit	2,800 00	4,735 80	
tal net amount of unsettled claims for losses in Canada			$ 14,687 36
serve of unearned premiums for all outstanding risks in Canada			113,585 07
ie and accrued for salaries, &c			455 92
iscellaneous claims, viz :—			
Printing and advertising, $17.75 ; plans, $233.80 ; stationery, &c, $178.40 ; office rent, $125.00 ; sundries, $2.88			557 83
Total liabilities in Canada			$ 129,286 18

CITY OF LONDON—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$203,785 58	
Deduct re-insurance, rebate, abatement and return premiums	26,249 62	
Net cash received for said premiums		$ 177,535 9
*Received for interest and dividends		4,200 0
Interest on Bank account		59 8
Total income in Canada		$ 181,795 7

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $27,245.57)	$25,293 70	
Paid for losses occurring during the year	$71,067 92	
Deduct savings, salvage and re insurance	1,776 39	
Net amount paid during the year for said losses	$69,291 53	
Total net amount paid during the year for losses in Canada		$ 94,585 2
Commission or brokerage		29,933 0
Salaries, fees and all other charges of officials in Canada		2,000 1
Taxes in Canada		1,984 2
Miscellaneous payments viz. :—		
Postages, telegrams and petties, $1,657.15 ; advertising, $781.86 ; plans, $638.97 ; travelling expenses, $357.33 ; legal expenses, $79.50 ; printing and stationery, $1,857.85 ; rent, $550 ; telephone, $148.33 ; subscriptions, $59.08 ; subscriptions to mercantile agencies, $206 ; office furniture and fixtures, $62.80 ; fuel, $49.25 ; Fire Underwriters' Association, $293.27 ; miscellaneous, $343.39		7,584 7
Total expenditure in Canada		$ 136,087 3

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Policies in force at date of last statement	6,191	$10,589,520	$173,874 20
Policies taken during the year—new	7,052	11,449,478	132,603 77
do do renewed	2,094	4,052,867	70,903 10
Total	15,337	$26,091,865	$377,381 07
Deduct terminated	5,167	10,006,125	144,097 98
Gross in force at end of year	10,170	$16,085,740	$233,283 09
Deduct re-insured		611,852	9,927 04
Net in force 31st December, 1884	10,170	$15,473,888	$223,356 05

Total number of policies in force in Canada at date	10,170	
Total net amount in force		$15,473,888 0
Total premiums thereon		223,356 0

Subscribed and sworn to, 28th February, 1835, by

W. R. OSWALD.

(Received, 2nd March, 1885.)

*Paid direct to head office in London.

THE COMMERCIAL UNION ASSURANCE COMPANY OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

airman—W. R. ARBUTHNOT, Esq. | *Secretary*—GEO. LYON BENNETT.

Principal Office—London, England. Incorporated 28th December, 1861.

ent in Canada—FRED. COLE. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, 11th September, 1863.)

CAPITAL.

nount of capital authorized and subscribed for....	£2,500,000 stg. =	$12,166,666 67
do paid up in cash.....	250,000 " =	1,216,666 67

ASSETS IN CANADA (FIRE AND MARINE DEPARTMENT.)

ocks, bonds, &c., held by the Company, viz.:—

	Par value.	Market value.
Canada 5 per cent. for Fire Branch.....	$ 50,613 33	$ 51,625 60
do 4 do do	55,966 67	59,884 34
Queensland 4 per cent. loan, 1878	63,266 67	65,797 34
Total par and market value.....	$169,846 67	$177,307 28

rried out at market value.....		$ 177,307 28
The above being in deposit with the Receiver-General.		
sh on hand at head office in Canada.....		1,193 34
sh in Banks, viz.:—		
Bank of British North America.....	$2,625 65	
Merchants' Bank of Canada	2,456 27	
Canadian Bank of Commerce.....	3,843 41	
Total.....		8,925 33
ents' balances.....		13,552 70
proximate value of block plans and other agency plant.....		2,000 00
Total assets in Canada (exclusive of assets of Life Branch)		$ 202,983 65

LIABILITIES IN CANADA (FIRE AND MARINE DEPARTMENT.)

t amount of fire losses in Canada due and yet unpaid.....	$ 50 00	
do do adjusted but not due.....	2,500 00	
do do claimed but not adjusted.....	7,569 38	
do do reported or supposed but not claimed..	5,269 01	
	$15,388 39	
t amount of fire losses resisted, viz.:—		
Not in suit.....	1,300 00	
tal net amount of unsettled claims for fire losses in Canada.....		$ 16,688 39
(Of this amount $550 accrued previous to 1884)		
serve of unearned premiums for all outstanding fire risks in Canada..		182,789 14
Total liabilities in Canada.....		$ 199,477 53

COMMERCIAL UNION—*Continued.*

INCOME IN CANADA.

For Fire Risks in Canada.

Gross cash received for premiums	$ 356,614 75	
Deduct re-insurance, rebate, abatement and return premiums	44,233 68	
Net cash received for said premiums	$ 312,381 07	

For Inland Marine Risks in Canada.

Gross cash received for premiums	$ 2,954 95	
Deduct re-insurance, rebate, abatement and return premiums	1,616 57	
Net cash received for said premiums	$ 1,338 38	
Net cash received for fire and inland marine premiums		$ 313,719 4
Received for dividends paid direct to head office, England		4,769 3
Interest on bank account		32 2
Total cash income in Canada		$ 318,521 0

EXPENDITURE IN CANADA.

For Fire Risks in Canada.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $23,942.64)	$ 24,543 21	
Deduct amount received for re-insurances	1,598 96	
Net amount paid during the year for said losses	$ 22,944 25	
Paid for losses during the year	$ 222,984 97	
Less received for re-insurance	8,318 38	
Net amount paid for said losses	$ 214,666 59	
Total net amount paid during the year for fire losses		$ 237,610 8
Commission or brokerage		60,664 8
Taxes in Canada		1,391 8
Adjustment fees and loss expenses, insurance superintendence, legal charges, block plans, Board of fire underwriters, printing, stationery and other sundry agency charges		4,102 7
Marine expenses		1,146 6
Total cash expenditure in Canada		$ 304,916 9

RISKS AND PREMIUMS.

For Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	16,473	$ 35,264,101	$ 413,378 56
Taken during the year—new	6,816	14,677,059	185,532 74
do do renewed	6,743	12,692,068	173,069 40
Total	30,032	$ 62,633,228	$ 771,980 70
Deduct terminated	12,167	33,315,370	398,371 82
Gross in force at end of year	17,865	$ 29,317,858	$ 373,608 88
Deduct re-insured		1,257,715	23,187 30
Net in force at 31st December, 1884	17,865	$ 28,060,143	$ 350,421 58

Inland Marine Risks in Canada.

Policies taken during the year—new	462	$ 563,065	$ 2,954 95
Deduct terminated	462	563,065	2,954 95

COMMERCIAL UNION—*Continued.*

otal number of policies in force in Canada at date	17,865	
otal net amount in force		$28,060,143 00
otal premiums thereon		350,421 58

Subscribed and sworn to, 27th February, 1885, by
Received 5th March, 1885.) FRED COLE.

NOTE,—This Company also does Ocean Insurance, having received in Canada $26,859.33 premiums, it losses are paid by the head office, and no details are kept here.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

(*Abstracted from Directors' Report, London, Eng., March,* 1885.)

Fire Department:—The net premiums of 1884 amounted to £823,477, and the osses paid and outstanding to £584,784, being 71 per cent. of the premium income.

The year was marked by fires of unusual extent, both at home and abroad, and he losses which have fallen to the company have been correspondingly large.

After providing for all outstanding losses the Fire Fund stood at £548,238.

Marine Department:—The net premiums received were £195,872, and the net osses, paid and outstanding, amounted to £140,244.

From the profits of this department the sum of £40,000 has been carried to rofit and loss, and after providing for outstanding losses the Marine Fund stood at 221,057.

Profit and Loss:—The directors recommend that the balance of the account be pportioned as follows:—

o payment of dividend at 10 per cent., free of income-tax	£ 25,000	0	0
(Making 15 per cent. for the year, including the interim dividend.)			
o balance carried forward to 1885	23,474	3	2
Total	£ 48,474	3	2

REVENUE ACCOUNTS, FROM 1ST JANUARY TO 31ST DECEMBER, 1884.

FIRE DEPARTMENT.

Dr.	£	s.	d.	*Cr.*	£	s.	d.
o Amount of Fire Fund at the beginning of the year	547,640	17	10	By Losses paid and outstanding, after deduction of re-insurances	584,783	13	6
Premiums, after deduction of re-insurances	823,476	14	2	Commission and brokerage	142,086	2	0
Interest	18,360	18	2	Contributions to fire brigades	5,118	15	8
				State charges—foreign	8,683	14	8
				Expenses of management	98,971	17	2
				Agents' balances irrecoverable	1,596	6	7
				Amount of Fire Fund at the end of the year	548,238	0	7
	£1,389,478	10	2		£1,389,478	10	2

MARINE DEPARTMENT.

Dr.	£	s.	d.	*Cr.*	£	s.	d.
To Amount of Marine Fund at the beginning of the year	218,726	19	11	By Losses paid and outstanding, after deduction of re-insurances	140,244	10	0
Premiums, after deduction of re-insurances, discounts and returns	195,872	6	1	Subscriptions to Lloyds' and register books	721	8	1
Interest	7,595	12	0	Expenses of management and commission	19,737	11	1
				Bad debts	434	7	9
				Amount to profit and loss	40,000	0	0
				Amount of Marine Fund at the end of the year	221,057	1	1
	£422,194	18	0		£422,194	18	0

COMMERCIAL UNION—*Concluded.*

Profit and Loss Account, from 1st January to 31st December, 1884.

Dr.

	£	s.	d.
To Balance of last year's account...	50,714	0	5
Interest and dividends not carried to departmental accounts	19,858	13	0
Profit from Marine department.	40,000	0	0
Transfer fees.....	26	15	0
	£110,599	8	5

Cr

	£	s.	d
By Dividend paid 18th March.....	25,000	0	(
Interim dividend paid 18th Sept.	12,500	0	(
Directors and auditors	8,315	0	(
Expenses not carried to departmental accounts	16,310	5	3
Balance	48,474	3	2
	£110,599	8	5

Balance Sheet, 31st December, 1884.

Dr.

		£	s.	d.
To Shareholders' capital.....		250,000	0	0
General reserve fund.....		200,000	0	0
Investment reserve fund.....		345	4	3
Fire Fund.....		548,238	0	7
Life account, as per separate balance sheet.....		898,577	2	6
Marine Fund		221,057	1	1
Profit and loss account		48,474	3	2
Bills payable		8,124	15	4
Unclaimed dividends.....		110	10	0
Fire deposits.....		413	6	7
		2,175,340	3	6
Outstanding fire losses.	£157 955 0 0			
Amounts due to other companies.....	14,605 15 2			
Outstanding marine losses.....	3,807 0 0			
		176,367	15	2
		£2,351,707	18	8

Cr.

	£	s.	d.
By Life investments and outstanding accounts, as per separate balance sheet	898,577	2	6
Mortgages on property within the United Kingdom.....	116,486	15	7
Investments—			
British Government securities	146,463	6	11
Indian and Colonial Government securities	24,425	0	0
Foreign Government securities	24,473	7	11
*Colonial, United States, Belgian and Brazilian Government securities and railway bonds	321,392	9	9
Railway and other debentures and debenture stocks.....	76,204	14	6
Railway and other preference stocks and shares.....	23,028	15	11
Freehold offices, Cornhill, and branch premises	222,920	6	7
Office furniture	4,000	0	0
Loans upon personal security...	7,469	4	3
Branch and agency balances....	174,305	16	8
Sundry offices for guarantees ...	70,497	13	6
Fire losses due from other companies and salvages.....	9,390	7	8
Outstanding marine premiums.	18,204	8	2
Outstanding interest.....	1,492	6	0
Cash—			
On deposit £100,958 10 8			
Bankers' current accounts 94,723 0 11			
In hand..... 291 5 11			
	195,972	17	2
Bills receivable	15,731	17	1
Stamps in hand.....	518	6	2
Suspense account.....	52	17	4
	£2,351,707	18	8

*These are sums which, under local laws, or by contract, are specifically deposited in Canada and in foreign countries, as a security to holders of policies issued in such countries respectively.

THE FIRE INSURANCE ASSOCIATION (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—Col. KINGSCOTE, C.B., M.P. | *General Manager*—WM. P. CLIREHUGH.

Principal Office—66 and 67 Cornhill, London, E.C., England.

Agent in Canada—WM. ROBERTSON. | *Head Office in Canada*—Montreal

(Organized or incorporated, 18th March, 1880; commenced business in Canada, December, 1880.)

CAPITAL.

*Amount of capital authorized and subscribed for	$4,380,000 00
*Amount paid up in cash	486,666 67

ASSETS IN CANADA.

Canada 4 per cent. stock in deposit with Receiver-General		$ 100,000 00
Cash in Bank of Montreal		6,669 42
Agents' balances		14,891 72
Bills receivable held by the Company		76 65
Office furniture (cash value $2,769.79)		2,000 00
Total assets in Canada		$ 123,637 79

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due	$ 3,660 00	
do do claimed but not adjusted	4,500 00	
	8,160 00	
Net amount of losses in Canada resisted—In suit (of which $4,187.91 accrued in 1883)	5,587 91	
Total amount of unsettled claims for losses in Canada		$ 13,747 91
Reserve of unearned premiums for all outstanding risks in Canada		98,645 25
Total liabilities in Canada		$ 112,393 16

INCOME IN CANADA.

Gross premiums received in cash	$ 169,924 00	
Gross cash received on bills or notes taken for premiums	76 69	
Gross cash received for premiums	170,000 69	
Deduct re-insurance, rebate, abatement and return premiums	35,891 46	
Net cash received for said premiums		$ 134,109 23
†Received for interest on deposit		4,000 00
Total income in Canada		$ 138,109 23

* Subscribed and paid-up capital as reduced by £100,000 sterling.
† Paid direct to the head office in London.

FIRE INSURANCE ASSOCIATION—*Continued.*

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $7,405.52)	$ 8,196 02		
Deduct amount received for re-insurances	3,933 63		
Net amount paid during the year for said losses		$ 4,262 39	
Amount paid for losses occurring during the year	$ 96,600 69		
Deduct amount received for re-insurance	12,631 78		
Net amount paid during the year for said losses		$ 83,968 91	
Total net amount paid during the year for losses in Canada			$ 88,231 3
Commission or brokerage in Canada			18,975 2
Salaries, fees and all other charges of officials in Canada			8,165 0
Taxes in Canada			2,107 5
Miscellaneous payments, viz.:—Agency charges, $1,551.48; advertising, $526.50; rents, $578.48; printing and stationery, $1,978.37; travelling expenses, $1,065.83; Insurance Boards, $526.50; plans and office furniture, $886.65; sundry expenses, $1,492.62			8,606 4
Total expenditure in Canada			$ 126,085 4

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 15,097,982	$ 161,050 02
Policies taken during the year—new	9,672,231	118,325 50
do do renewed	3,946,850	50,418 28
Total	$ 28,717,063	$ 329,793 80
Deduct terminated	9,456,604	124,414 79
Gross in force at the end of the year	$ 19,260,459	$ 205,379 01
Deduct re-insured	1,498,454	21,302 20
Net in force at 31st December, 1884	$ 17,762,005	$ 184,076 81

Total number of policies in force in Canada	No return.
Total amount in force	$17,762,005 0
Total premiums thereon	184,076 8

Subscribed and sworn to, 11th March, 1885, by

WILLIAM ROBERTSON.

(Received, 12th March, 1885.)

General Business Statement for Year ending 31st December, 1884.

(*Abstracted from Directors' Report, London, Eng., 25th March,* 1885.)

The gross premiums for the year amounted to	£361,149 8 1
And deducting premiums paid to other companies for re-insurance	56,590 13
The net premium income is	£304,558 15

The losses paid and outstanding for the same period amounted to £248,653 4s. 4d or 81·6 per cent. of the net premiums.

FIRE INSURANCE ASSOCIATION—*Concluded.*

FUNDS OF THE ASSOCIATION.

The shareholders, having authorized by resolution the transfer of the sum of one hundred thousand pounds from capital account to reserve, to meet liability for current risks, the funds of the Association, at 31st December, 1884, as set forth on the annexed page, stand as follows :—

	£	s.	d.
Paid up capital	£100,000	0	0
Reserve for current risks, being one-third of the net premium income	101,519	11	10
Balance of income and expenditure account carried to 1885	29,481	14	9
Total funds	£231,001	6	7
Besides an uncalled capital of £800,000, giving a total security of	£1,031,001	6	7

ACCOUNT of Income and Expenditure, for the Year ending 31st December, 1884.

	£	s.	d.	£	s.	d.
Balance forward from 1883, including amount of £50,000 at credit of Reserve Fund	70,373	14	8			
Transfer from Capital to Reserve, in pursuance of the special resolutions of 19th December, 1884	100,000	0	0			
				170,373	14	8
Premiums, net, after deduction of re-insurances				304,558	15	5
Interest on investments, transfer fees, &c				7,167	17	6
				£482,100	7	7

	£	s.	d.
Losses paid and outstanding at 31st December, 1884	248,653	4	4
Commissions, head office, home and foreign branches, including contingent commission on 1883 business	50,325	13	11
General expenses, including salaries at head office and home and foreign branches, rents, printing and stationery, &c	46,318	4	4
State and national taxes	5,406	16	10
Income tax	395	1	7
Premium reserve for current risks, being one-third of the net annual premium income	101,519	11	10
Balance forward to 1885	29,481	14	9
	£482,100	7	7

BALANCE SHEET on 31st December, 1884.

LIABILITIES.

		£	s.	d.
Capital £900,000 in 100,000 shares of £9 each, paid up £1 per share		100,000	0	0
Reserve for current risks		101,519	11	10
Losses outstanding at 31st December	£59,028 4 4			
Other liabilities	5,813 16 1			
		64,842	0	5
Balance from income and expenditure account		29,481	14	9
		£295,843	7	0

ASSETS.

	£	s.	d.	£	s.	d.
Investments taken at cost price—						
Railway, preference, debenture, and ordinary stock	24,755	13	8			
United States Government bonds	155,519	10	9			
Georgia State bonds	5,744	17	11			
Canadian Government stock	20,804	17	3			
Belgian Government stock, &c	4,612	10	0			
				211,437	9	7
Cash in hand and at banks, head office, and home and foreign branches, current and deposit				18,966	5	2
*Premiums in course of collection				2,178	15	6
Outstanding interest				1,694	4	10
*Branch and agents' and guarantee accounts outstanding				61,566	11	11
				£295,843	7	0

* These are, with few exceptions, since paid.

THE GLASGOW AND LONDON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

General Manager—CHAS. WM. PEARCE, F.S.S. | *Secretary*—GEO. KING, F.I.A.

Principal Office—Glasgow and London.

(Organized and incorporated, 6th June, 1881.)

Joint Managers in Canada—STEWART BROWN and ED. L. BOND.

Head Office in Canada—Glasgow and London Building, Montreal.

(Commenced business in Canada, 1st January, 1884.)

CAPITAL.

Amount of joint stock capital authorized	$2,500,000 00
Amount paid up in cash	340,000 00

ASSETS IN CANADA.

Stocks and Bonds held by the Company :—

	Par Value. £ s. d.	Market Value. £ s. d.
New Zealand 5 per cent	500 0 0	525 0 0
Tasmania 4 do	500 0 0	497 10 0
Queensland 4 do	500 0 0	500 0 0
Cape of Good Hope 6 per cent	2,200 0 0	2,432 0 0
Total par and market value	£3,700 0 0	£3,954 10 0

Carried out at		$ 19,466 64
Cash on hand at head office in Canada		1,695 03
Cash in Banks, viz :—		
Molson's Bank	$ 16,532 75	
Bank of Commerce	849 03	
Deposited with Receiver-General	100,000 00	
Total		117,381 78
Agents' balances in Canada		13,678 47
Office furniture and block plans (cost value $3,000)		1,309 05
Due by insurance companies		169 21
Sovereign Insurance Company's stock		11,720 00
Total assets in Canada		$ 165,420 18

LIABILITIES IN CANADA.

Net amount of losses in Canada, reported or supposed but not claimed	$ 5,135 00	
do resisted and in suit	300 00	
Total net amount of unsettled claims for losses in Canada		$ 5,435 00
Reserve of unearned premiums for all outstanding risks in Canada		77,581 54
Due Sovereign Insurance Company		8,303 26
Due London and Lancashire Fire Insurance Company		83 66
Due Molson's Bank		10,000 00
Total liabilities in Canada		$ 101,403 46

GLASGOW AND LONDON—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$ 275,157 90	
Deduct re-insurance, rebate, abatement and return premiums	22,624 79	
*Net cash received for premiums		$ 252,533 11
Received for interest and dividends		3,845 50
Total income in Canada		$ 256,378 61

EXPENDITURE IN CANADA.

Amount paid for losses occuring during the year	$ 109,608 86
†Commission or brokerage	63,762 86
Salaries, fees and all other charges of officials in Canada	11,534 22
Miscellaneous payments	7,461 42
Total expenditure in Canada	$ 192,367 36

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums thereon.
Policies taken during the year—new	$ 13,213,542	$ 150,885 79
Policies re-insured from Sovereign Insurance Company	17,461,349	124,272 11
Total	$ 30,674,891	$ 275,157 90
Deduct terminated	17,206,722	109,633 39
Gross in force at end of year	$ 13,468,169	$ 165,524 51
Deduct re-insured	200,136	2,435 26
Net in force at 31st December, 1884	$ 13,268,033	$ 163,089 25

Total number of policies in force at date	No return.
Total amount in force	$13,268,023 00
Total premiums thereon	163,089 25

Subscribed and sworn to, 24th April, 1885, by

STEWART BROWNE,

Chief Agent.

(Received, 25th April, 1885.)

*Including $124,272.11 for re-insuring the risks of the Sovereign Insurance Company.

†Including $47,281.63, commission paid for risks of Sovereign Insurance Company.

NOTE.—The Company also did business in America outside of Canada. Premiums received, $43,912 90; losses incurred, $15,670 06; losses paid, $10,663.06; claims outstanding, $5,007.00. The expenses of this business are included in the statement above.

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Chairman—JOHN G. TALBOT, M.P. | *Manager*—F. J. MARSDEN.

Principal Office—London, England. Organized, 1821.

Agents in Canada—ROBERT SIMMS & Co. and GEORGE DENHOLM.

Head Office in Canada—Montreal.

(Commenced business in Canada, 1st May, 1869.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£2,000,000 stg.	$9,733,333 33
Amount paid up in cash	1,000,000 "	4,866,666 67

ASSETS IN CANADA.

Bonds in deposit with Receiver-General, viz:—

	Par value.	Market value.
Canada 4 per cent. guaranteed loan	$ 41,366 67	$ 46,744 00
Intercolonial Railway 5 per cent. guaranteed loan	53,533 33	59,200 00
Total par and market value	$ 94,900 00	$ 105,944 00

Carried out at market value	$ 105,944 00
Cash on hand at head office in Canada	1,353 18
Cash in Bank of British North America	9,343 76
Total assets in Canada	$ 116,640 94

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted	$ 3,037 50	
do do resisted and in suit	1,115 00	
Total amount of unsettled claims for losses in Canada		$ 4,152 50
Reserve of unearned premiums for all outstanding fire risks in Canada.		72,764 52
Total liabilities in Canada		$ 76,917 02

INCOME IN CANADA.

Gross cash received for fire premiums	$ 157,861 91	
Deduct re-insurance, rebate, abatement and return premiums	14,344 02	
Net cash received for fire premiums		$ 143,517 89
*Received for dividends on stock		4,331 33
Total cash income in Canada		$ 147,849 22

* Deposited with Receiver-General for fire, the interest of which is paid direct to the head office in London.

GUARDIAN FIRE AND LIFE—*Continued.*

EXPENDITURE IN CANADA.

aid for losses occurring during the year	$ 81,904 17	
educt amount received for re-insurances	13,342 66	
[et amount paid during the year for fire losses		$ 68,561 51
ommission or brokerage, and salaries, fees and all other charges of officials in Canada		31,432 71
axes		2,425 62
Total cash expenditure in Canada		$ 102,419 84

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
ross policies in force at date of last statement	5,011	$ 11,623,733	$ 117,720 28
aken during the year—new	3,501	10,161,003	106,837 03
do do renewed	2,098	4,948,344	51,024 88
Total	10,610	$ 26,733,080	$ 275,582 19
educt terminated	5,213	13,779,985	123,744 05
Gross in force at end of year	5,397	$ 12,953,095	$ 151,838 14
educt re-insured		544,485	6,309 10
et in force at 31st December, 1884	5,397	$ 12,408,610	$ 145,529 04

otal number of policies in force in Canada at date	5,397	
otal net amount in force		$12,408,610 00
otal premiums thereon		145,529 04

Subscribed and sworn to, 27th February, 1885, by

ROBERT SIMMS.

Received, 28th February, 1885.)

General Business Statement for the Year ending 31st December, 1883.

(*Abstracted from Directors' Report, 4th June,* 1884.)

FIRE DEPARTMENT.

The fire premiums, after deducting re-insurances, amounted to £376,834 12s. 10d., eing an increase of £64,040 over last year, and the losses to £227,886 11s. 5d., being 0.5 per cent. of the premiums. While this account shows a material improvement ver last year, the ratio of loss, having regard to the increase of business, is still nsatisfactory. After adding £29,000 to the premium reserve fund for unexpired olicies, the fire account shows a profit, including interest, of £25,636 4s. 1d. The)irectors recommend that a sum of £18,000 be added to the fire general reserve ınd, in part replacement of the sum of £21,000 taken from it last year, and that he balance be transferred to the shareholders' account.

The premium reserve fund to cover unexpired policies will then stand at :169,500 and the fire general reserve fund at £280,000. There will be therefore n aggregate fund (apart from the shareholders' capital) of £449,500 to meet fire laims.

SHAREHOLDERS' CAPITAL ACCOUNT AND DIVIDEND.

The interest on the paid-up capital, with the transfer fees and a small balance rought forward from 1882, amounts to £43,929 11s. 5d., and after adding to

GUARDIAN FIRE AND LIFE—*Continued.*

this the sum of £7,636 4s. 1d., to be brought from the fire account, a sum of £51,565 15s. 6d. is available for dividend, which is sufficient to pay 5 per cent. on the paid-up capital, free of income tax, and to carry forward a balance of £1,565 15s. 6d.

FIRE ASSURANCE REVENUE ACCOUNT.

	£ s. d.	1883. £ s. d.
Amount of fire assurance fund at the beginning of the year, after deducting the sum of £7,941 5s. 6d. transferred to the shareholders' account, by order of the annual general meeting of 2nd June, 1883, viz.:—		
General reserve fund	262,000 0 0	
Premium reserve due to policies unexpired on 31st December, 1882	140,500 0 0	
		402,500 0 0
Premiums received, after deduction of re-assurances		376,834 12 10
Interest and dividends		15,012 16 6
		£794,347 9 4

	£ s. d.	1883. £ s. d.
Losses by fire, after deduction of re-assurances		227,886 11 5
Expenses of management		45,214 0 2
Commission		64,088 11 0
Agents' bad debts		22 2 8
		337,211 5 3
Amount of fire assurance fund at the end of the year, viz.:—		
Premium reserve due to policies unexpired on 31st December, 1883	169,500 0 0	
General reserve fund	280,000 0 0	
Proportion of profit to be transferred to shareholders' account in 1884	7,636 4 1	
		457,136 4 1
		£794,347 9 4

SHAREHOLDERS' CAPITAL REVENUE ACCOUNT.

	£ s. d.	1883. £ s. d.
Amount of shareholders' account at the beginning of the year, viz.:—		
Shareholders' capital paid up	1,000,000 0 0	
Profit and loss	42,959 15 2	
		1,042,959 15 2
Fire fund (transfer from)		7,941 5 6
Interest and dividends		42,993 0 9
Transfer fees		35 10 0
		£1,093,929 11 5

	£ s. d.	1883. £ s. d.
Ad interim dividend to shareholders paid in January, 1883	25,000 0 0	
Dividend to shareholders paid in July, 1883	25,000 0 0	
		50,000 0 0
Amount of shareholders' capital account at the end of the year, viz.:—		
Shareholders' capital paid up	1,000,000 0 0	
Balance available for dividend	43,929 11 5	
		1,043,929 11 5
		£1,093,929 11 5

Balance Sheets of The Guardian Fire and Life Assurance Company on 31st December, 1883.

FIRE DEPARTMENT.

Dr.

LIABILITIES.	£	s.	d.	£	s.	d.
Fire assurance fund, as per fire assurance revenue account	457,136	4	1			
*Outstanding fire losses	45,227	0	0			
*Re-assurance premiums due to other companies	9,746	15	6			
*Commission due	760	0	0			
*Expenses of management due	393	3	4			
Bills payable	12,330	4	6			
Suspense account	72	16	2			
				£525,666	3	7

Cr.

ASSETS.	£	s.	d.	£	s.	d.	£	s.	d.
Investments—									
British Government securities				74,134	2	7			
Indian and Colonial Government securities				94,927	5	2			
United States Government registered bonds				125,543	15	0			
New London and Brazilian Bank, Rio Janeiro (Government deposit)				1,020	0	0			
Railway and other debentures and debenture stocks (British)				51,613	15	11			
Railway preference stocks (British)				20,794	15	10			
Indian railway stocks, guaranteed by Indian Government				28,818	11	5			
Salvage corps (share of houses)				1,474	5	3			
Agents' balances				34,663	7	2			
Re-assurance premiums due from other companies				7,067	2	0			
Outstanding interest, accrued but not due				4,363	1	10			
Cash—On deposit	£ 41,245	s. 17	d. 3						
In hand and on current account	33,958	8	10						
				75,204	6	1			
Bills receivable—Agents' and branch office remittances				6,041	15	4			
							£525,666	3	7

* These items are included in the corresponding items of the fire revenue account.

GUARDIAN FIRE AND LIFE—*Concluded.*

SHAREHOLDERS' CAPITAL ACCOUNT AND ANNUITY AND ENDOWMENT FUND ACCOUNT.

	£	s.	d.	£	s.	d.
Shareholders' capital, paid up	1,000,000	0	0			
Balance, available for future dividend	43,929	11	5			
Total as per account No. 3	1,043,929	11	5			
Annuity and endowment fund, as per account No. 4	21,037	7	7			
*Unpaid dividends and bonuses to shareholders	4,651	0	3			
				1,069,617	19	3
Life department				2,265,947	5	8
Grand total				£3,861,231	8	6

	£	s.	d.	£	s.	d.	£	s.	d.
Mortgages on property within the United Kingdom				434,962	5	2			
Mortgages of life interests, with policies				5,050	0	0			
Investments—									
Canada Dominion bonds, guaranteed by British Government				93,077	16	2			
Colonial Government securities				84,336	4	6			
United States Government registered bonds				60,340	13	0			
Indian railway debenture stock, guaranteed by Indian Government				25,000	0	0			
Railway and other debentures and debenture stocks (British)				192,221	8	3			
Railway guaranteed and preference stocks (British)				13,400	0	0			
House property (freehold offices)				31,965	0	0			
House property (leasehold offices)				4,711	9	6			
Terminable rent charges on land				47,631	11	5			
Charges on local and public rates				10,508	5	3			
Life interests and reversions purchased				15,306	1	1			
Leasehold ground rents				10,898	5	11			
Loans on English railway stock				6,804	2	5			
Outstanding interest, accrued but not due	11,144	14	0						
Outstanding interest in arrears (since paid)	685	8	4						
				11,830	2	4			
Cash—On deposit	19,000	0	0						
In hand and on current account	2,574	14	3						
				21,574	14	3			
							1,069,617	19	3
Life department							2,265,947	5	8
Grand total							£3,861,231	8	6

* This item is included in the corresponding item of the revenue account.

NOTE.—In accordance with the Company's deed of settlement, the accounts of the life assurance fund, the fire assurance fund, and the shareholders' capital and annuity and endowment funds, are kept as distinct accounts, and the respective assets are invested in the names of separate sets of trustees.

HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

resident—GEO. L. CHASE. | *Secretary*—C. B. WHITING.

Principal Office—Hartford, Conn., U.S. Organized, May, 1810.

General Agents in Canada—WOOD & EVANS, Montreal.

(Commenced business in Canada, 1836)

CAPITAL.

mount of capital authorized	$3,000,000 00
aid up in cash	1,250,000 00

ASSETS IN CANADA.

ock and bonds in deposit with Receiver-General:—

	Par value.	Market value.
United States Reg. 4½ per cent. bonds	$ 55,000 00	$ 62,150 00
Ontario Bank stock, shares 271	5,420 00	5,745 20
Bank of Montreal stock, shares 100	20,000 00	37,600 00
Total par and market value	$ 80,420 00	$ 105,495 20

arried out at market value	$ 105,495 20
gents' balances	4,696 21
Total assets in Canada	$ 110,191 41

LIABILITIES IN CANADA.

t amount of fire losses in Canada, adjusted but not due, and claimed but not adjusted	$ 4,196 67	
otal net amount of unsettled claims for fire losses in Canada		$ 4,196 67
eserve of unearned premiums for all outstanding fire risks in Canada		70,385 84
Total liabilities in Canada		$ 74,582 51

INCOME IN CANADA.

oss cash received for premiums	$ 156,957 02	
duct re-insurance and return premiums	21,587 68	
et cash received for fire premiums		$ 135,369 34
do interest and dividends		3,390 00
Total cash income in Canada		$ 138,759 34

EXPENDITURE IN CANADA.

id during the year for fire losses occurring in previous years (which losses were estimated in last statement at $12,234.44)		$ 11,188 10	
id for fire losses occurring during the year	$ 95,499 33		
duct amount received for re-insurances	21,153 77		
t amount paid for said losses		74,345 56	
otal net amount paid during the year for fire losses			$ 85,533 66
do for commission or brokerage			16,864 53
do for salaries, fees, &c			4,703 37
do for taxes in Canada			844 95
Total cash expenditure in Canada			$ 107,946 51

HARTFORD FIRE—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	10,936	$ 14,104,692	$ 141,058 83
Taken during the year, new and renewed.....	11,900	13,648,437	156,957 02
Total	22,836	$ 27,753,129	$ 298,015 85
Deduct terminated.....	10,100	14,713,346	153,167 45
Gross in force at date.....	12,736	$ 13,039,783	$ 144,848 40
Deduct re-insured	.....	994,064	11,431 73
Net in force, 31st December, 1884	12,736	$ 12,045,719	$ 133,416 67

Total number of policies in force in Canada at date 12,736
Total net amount in force.....$12,045,719 0
Total premiums thereon..... 133,416 6

Subscribed and sworn to, 20th January, 1885, by

F. W. EVANS.

(Received, 21st January, 1885.)

GENERAL BUSINESS.

(*Statement for the Year ending* 31*st December*, 1884, *as returned to the Insurance Commissioner for the State of Connecticut.*)

ASSETS.

Real estate.....	$ 639,675 6
Loans on bonds and mortgages.....	972,888 8
Interest accrued thereon.....	17,213 6
Stocks and bonds, par value, $1,527,400; market value.....	1,847,250 5
Loans on stocks, bonds, &c.....	351,125 0
Interest due and accrued.....	5,826 1
Cash in hand and in banks.....	294,525 6
Gross premiums in course of collection.....	347,772 3
Other assets.....	15,552 1
Total assets.....	$4,491,830 0

LIABILITIES.

Net amount of unpaid losses.....	$ 258,969 6
Unearned premiums	1,719,707 6
Other liabilities.....	33,750 0
Total liabilities, excluding capital stock.....	$2,012,427
Capital stock paid up in cash	$1,250,000 0
Surplus beyond liabilities and capital stock.....	1,229,402 6

INCOME.

Net cash received for premiums	$2,342,899
Interest and dividends.....	191,306
Other income	27,945
Total cash income.....	$2,562,150

HARTFORD FIRE—*Concluded.*

EXPENDITURE.

Net amount paid for losses	$1,523,294 51
Dividends to stockholders	250,000 00
Commission or brokerage	345,920 96
Salaries, fees and other charges of officials	169,274 64
Taxes	47,496 48
Miscellaneous	171,845 92
Total cash expenditure	$2,507,832 51

RISKS, PREMIUMS.—FIRE RISKS.

Written or renewed during the year—amount	$215,184,607 00
Premiums thereon	2,683,018 11
Net in force, 31st December, 1884	275,378,171 00
Premiums thereon	3,356,253 44

Subscribed and sworn to, by

GEO. L. CHASE,
President.

C. B. WHITING,
Secretary.

HARTFORD, CONN., 14th January, 1885.

THE IMPERIAL INSURANCE COMPANY OF LONDON.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Chairman—JOHN DICK CRUM EWING, Esq. | *General Manager*—E. COZENS SMIT

Principal Office—London, England. Organized, A.D. 1803.

Agents in Canada—RINTOUL BROS. | *Head Office in Canada*—Montre

(Commenced business in Canada, A.D. 1864.)

CAPITAL.

Amount of joint stock capital authorized	£1,600,000 stg.	$7,786,666
Amount subscribed for	1,200,000 "	5,840,000
Amount paid up in cash	700,000 "	3,406,666

ASSETS IN CANADA.

Stocks and bonds held by the Company :—

	Par value.	Market value.
Canada 4 per cent. stock	$ 51,587 00	$ 53,650 48
Canada 5 per cent. stock (inscribed 1885)	48,667 00	49,153,67
Total par and market value	$ 100,254 00	$ 102,804 15

Carried out at market value (deposited with Receiver-General)	$ 102,804
Cash on hand at head and branch offices in Canada	29,164 8
Total assets in Canada	$ 131,968 9

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted	$ 4,551 15	
Total net amount of unsettled claims for fire losses in Canada		$ 4,551 1
Reserve of unearned premiums for all outstanding fire risks in Canada.		118,045 6
Total liabilities in Canada		$ 122,596 8

INCOME IN CANADA.

Gross cash received for fire premiums	$ 224,325 19	
Deduct re-insurance, rebate, abatement and return-premiums	19,183 62	
Net cash received for fire premiums		$ 205,141 5
*Add dividends on stocks deposited with Receiver-General		4,496 8
Total cash income in Canada		$ 209,638 4

* These are paid direct to the head office in London.

IMPERIAL—*Continued.*

EXPENDITURE IN CANADA.

mount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $40,152.69)		$ 41,852 69	
educt savings and salvage	$ 2,000 00		
do amount received for re-insurance	5,657 44		
Total deductions		7,657 44	
Net amount paid for said losses		$ 34,195 25	
aid for fire losses occurring during the year		$ 95,657 38	
educt amount received for re-insurances		1,522 25	
Net amount paid for said losses		$ 94,135 13	
otal net amount paid during the year for fire losses in Canada			$ 128,330 38
aid for commission or brokerage			32,697 12
do salaries, fees, &c			6,874 18
do taxes in Canada			1,565 11
Miscellaneous payments, viz.:—Postages, $673.04; bank commission, $252.65; telegrams, $338.11; plans, $479.45; advertising, $1,197.88; stationery and printing, $645.71; travelling expenses, $175.85; rent, $750; sundries, $1,277.42; express, $68.40; deposit *in re* Quebec Tax Act, $750			6,608 51
Total cash expenditure in Canada			$ 176,075 30

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
ross policies in force at date of last statement	10,133	$ 20,448,906	$ 232,193 97
aken during the year—new	3,683	8,902,977	97,490 03
do do renewed	5,423	10,974,917	126,835 16
Total	19,239	$ 40,326,800	$ 456,519 16
educt terminated	8,953	19,479,999	215,068 84
ross in force at end of year	10,286	$ 20,846,801	$ 241,450 32
educt re-insured		665,751	9,102 08
et in force at 31st December, 1884	10,286	$ 20,181,050	$ 232,348 24

otal number of policies in force in Canada at date	10,286	
otal net amount in force		$20,181,050 00
otal pemiums thereon		232,348 24

Subscribed and sworn to, 26th February, 1885, by

W. H. RINTOUL.

Received, 28th February, 1885.

IMPERIAL—*Concluded.*

General Business Statement for the Year ending 31st December, 1884.

PROFIT AND LOSS.

	£	s.	d.		£	s.
Premiums received in 1884, on £233,875,312	792,160	16	1	Losses by fire	502,757	19
Interest on investments	61,261	10	11	Cost of administration	245,152	15
Gain on sale of investments	1,041	10	7	Dividends paid to proprietors	96,000	0
				Bad debts	278	7
				Balance carried down	10,274	15
	£854,463	17	7		£ 854,463	17

LIABILITIES.				£	s	d.
Rest, 1803 to 31st Dec., 1883				818,422	5	6
Balance of profit and loss, to 31st Dec., 1884, brought down				10,274	15	11
Rest, 1803 to 31st Dec., 1884, brought down				828,697	1	5
Add capital stock, 1803 to 31st Dec., 1884, brought down				700,000	0	0
				1,528,697	1	5
Unsettled claims	£169,713	0	0			
Unsettled commission and Agents' expenses	32,759	0	0			
Bills payable	6,131	19	5			
Unclaimed dividends	2,201	11	6			
Tradesmens' accounts, &c	1,570	2	5			
Re-insurances due other companies	12,324	9	1			
				224,700	2	5
				£1,753,397	3	10

ASSETS.				£	s.
British Government securities				378,388	13
Bank of England stock				24,907	16
City of London bonds				23,580	0
Metropolitan Board of Works stock				10,175	0
Dock bonds and stocks				81,726	10
General Steam Navigation Company's debentures and preference shares				19,996	0
Imperial Fire Insurance Company's shares (30)				2,091	15
Railway debenture and preference stocks				238,961	9
Loans secured				36,150	0
Freehold offices	£267,451	4	2		
Leasehold houses	5,645	6	9		
				273,096	10
London Government securities				80,700	13
do railway do				46,832	10
British colonial do				193,002	17
United States do				155,732	15
Compulsory foreign investments				13,670	11
				1,579,013	3
Cash at bill brokers' secured				5,000	0
do bankers				13,653	0
do company's offices				226	16
Bills receivable				12,384	5
Due by agents and branches				136,036	15
Proportions of losses recoverable				7,083	1
				£1,753,397	3

(Signed), E. COZENS-SMITH,
General Manager.

THE LANCASHIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1884.

General Manager—GEO. STEWART.

Principal Office—Manchester, England. Organized, 22nd June, 1852.

Agent in Canada—S. C. DUNCAN-CLARK.

Head Office in Canada—Canada Permanent Buildings, Toronto.

(Commenced business in Canada, July, 1864.)

CAPITAL.

mount of joint stock capital authorized	$15,000,000 00
mount subscribed for	13,648,000 00
aid up in cash	1,364,840 00

ASSETS IN CANADA.

ans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate		$ 3,000 00
erest accrued and unpaid on said loans	$73 45	
Total interest carried out		73 45
nada 5 per cent. stock in deposit with Receiver-General—Par value, $48,666.67; market value		49,883 33
sh in deposit with Receiver-General in Dominion Bank		79,543 34
sh on hand at head office		98 20
sh in Dominion Bank		30,604 99
terest accrued and unpaid on special deposit		1,590 98
gents' balances		17,088 55
nount deposited as security for costs of appeal in suit, "W. B. Lambe *vs.* North British and Mercantile Insurance Co.," *re* Quebec Tax Act		750 00
Gross assets		$ 182,632 84
nount which should be deducted on account of bad or doubtful agents' balances		1,946 80
Total assets		$ 180,686 04

LIABILITIES IN CANADA.

amount of fire losses in Canada unsettled but not resisted	$ 12,951 55	
amount of losses resisted :—		
In suit	3,400 00	
Not in suit	1,000 00	
tal net amount of unsettled claims for fire losses in Canada		$ 17,351 55
($3,500 of this amount accrued in previous years.)		
serve of unearned premiums for all outstanding fire risks in Canada.		139,370 14
itish Columbia taxes for December quarter		75 00
Total liabilities in Canada		$ 156,796 69

LANCASHIRE—*Continued.*

INCOME IN CANADA.

Gross cash received for fire premiums	$ 265,126 83	
Less re-insurance, rebate, abatement and return premiums	38,659 24	
Net cash received for premiums		$ 226,467 5
Received for interest on bonds and mortgages		184 9
Received for interest and dividends on stock		5,331 8
Interest on bank deposit		35 9
Other income, viz.:—Disallowed profit commission, 1882, $91.62; cables returned, $9.74; taxes returned, $179.11; moneys received, $11.41		291 8
Total cash income in Canada		$ 232,312 1

EXPENDITURE IN CANADA.

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $20,931.98)		$ 13,427 12	
Amount paid for losses occurring during the year	$ 147,592 18		
Deduct amount received for re-insurance from other companies	9,763 48		
		137,828 70	
Total net amount paid during the year for fire losses in Canada			$ 151,255 8
Paid for commission or brokerage			43,212 2
do salaries, fees, and all other charges of officials in Canada			2,521 0
do taxes in Canada			3,465 2
Miscellaneous payments, viz.: Plans, $775.80; printing and stationery, $378.15; advertising, $78.92; Board of underwriters, $511.64; Dun, Wiman & Co., $50; fire record, $50; subscription to firemen, $40; express charges, $41.15; postages and telegrams, $157.28; salvage corps, $36.00; profit commission, 1883, $2,293.20; insurance exchange, $89.27; remittance charges, $269.58; papers, $10.25; cables, $25.50; law expenses, $236.73; travelling expenses, $90.49; office expenses, $99.82; old premium returned, $70.30			5,304 0
Total cash expenditure in Canada			$ 205,758 4

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	14,466	$ 24,854,715	$ 288,485 01
Taken during the year—new	6,344	10,961,244	137,515 05
do do renewed	5,327	9,476,057	127,611 78
Total	26,137	$ 45,292,016	$ 553,611 84
Deduct terminated	11,613	21,056,812	261,262 51
Gross in force at end of year	14,524	$ 24,235,204	$ 292,349 33
Deduct re-insured	.....	2,111,226	24,880 63
Net in force at 31st December, 1884	14,524	$ 22,123,978	$ 267,468 70

Total number of policies in force in Canada at date	14,524	
Total net amount in force		$22,123,978 0
Total premiums thereon		267,468 7

Subscribed and sworn to, 6th March, 1885, by

S. C. DUNCAN-CLARK.

(Received, 10th March, 1885.)

LANCASHIRE—*Concluded.*

General Business Statement for Year ending 31st December, 1884.

(*Abstracted from Directors' Report, Manchester, Eng., 12th March,* 1885.)

Revenue Account for the Year ending 31st December, 1884.

(*Prepared in accordance with the "Life Assurance Companies' Act,* 1870.")

FIRE ACCOUNT.

	£ s. d.		£ s. d.
remiums received, after deduction of re-assurances	572,147 2 1	Losses by fire, after deduction of re-assurances	395,489 15 9
		Expenses of management	70,779 14 4
		Commission	90,111 2 5
		Surplus carried to profit and loss account	15,766 9 7
	£572,147 2 1		£572,147 2 1

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.	£ s. d.
alance of last year's account	323,638 14 10	Dividends to shareholders, including that due 20th January, 1885		27,305 16 0
nterest and dividends	21,932 10 9	Foreign State taxes		6,931 5 1
urplus from fire business	15,766 9 7	London and Staffordshire purchase.		6,251 2 4
ife fund as above	20,362 0 0	Fire insurance fund	187,827 0 0	
		General reserve fund	145,811 14 10	
		Balance carried forward	7,572 16 11	
				341,211 11 9
	£381,699 15 2			£381,699 15 2

Balance Sheet, 31st December, 1884.

LIABILITIES.	£ s. d.	£ s. d.	ASSETS.	£ s. d.	£ s. d.
hareholders' capital		272,968 0 0	Mortgages on property within the United Kingdom		536,266 7 0
'ire insurance and reserve funds		341,211 11 9	Loans on the Company's policies		23,311 1 5
ife assurance fund		656,518 11 6	INVESTMENTS—		
		£1,270,698 3 3	In colonial Government securities	30,583 17 5	
'laims under life policies admitted, but not yet paid	17,884 8 10		In foreign Government securities	297,075 3 5	
utstanding fire losses	88,150 17 8		Railway and other debentures and debenture stocks	106,408 16 1	
ividends due to shareholders, including that payable 20th January, 1885	16,280 9 0		Railway preference and other shares	82,938 2 6	
		122,315 15 6	House property and land	58,089 10 3	
					575,095 9 8
			Loans on personal security		367 14 5
			Agents' and branch office balances		172,013 15 6
			Outstanding premiums at head office		2,192 9 4
			Interest accrued		9,923 17 1
			London and Staffordshire purchase.		12,382 4 9
			Cash at bankers	17,307 6 3	
			do on deposit	40,382 14 7	
			Bills on hand	3,770 18 9	
					61,460 19 7
		£1,393,013 18 9			£1,393.013 18 9

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—G. H. LOXDALE. | *Secretary*—JOHN M. DOVE

Agent in Canada—G. F. C. SMITH.

Principal Office—Liverpool. | *Head Office in Canada*—Montreal

Organized, 21st May, 1836.

(Commenced business in Canada, 4th June, 1851.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£2,000,000 stg.	$9,733,333 33
Amount paid up in cash	245,640 "	1,195,448 00

ASSETS IN CANADA.

Real estate (less encumbrances) in Canada held by the Company, viz. :—

The Company's buildings, St. James street, corner of Place d'Armes Square, Montreal		$ 96,846 45
Loans secured by bonds and mortgages on real estate in Canada (first lien)		414,050 00
Loans as above on which more than one year's interest is due, and for which judgment has not been obtained (first lien)		35,000 00
Interest due and unpaid on said loans	$4,114 00	
do accrued do	3,574 86	
Total interest carried out		7,688 86

Stocks and bonds, viz. :—

	Par Value.	Market Value.
Toronto City debentures, 6 per cent	$ 6,000 00	$ 6,405 00
Montreal Harbor bonds, 6 per cent	10,000 00	11,275 00
Canadian Government, 3½ per cent. inscribed stock	97,333 33	87,624 17

Montreal City debentures, 6 per cent., viz. :—

Ordinary Municipal—May, 1885	6,000 00	6,030 00
do Nov., 1891	1,000 00	1,060 00
Waterworks do 1891	2,000 00	2,120 00
Fire Telegraph May, 1887	8,000 00	8,260 00
Drill Shed do 1891	10,000 00	10,600 00
Protestant School Board bonds, Montreal—July, 1893	20,000 00	21,400 00
do do do 1906	10,000 00	11,275 00
Total par and market value	$170,333 33	$166,049 17

Carried out at market value (all the above being deposited with Receiver-General on account of fire and life)	166,049 17
Loans on life policies, being within the amount of their surrender value when the loans were made	1,495 00
Cash on hand in head office in Canada	59 91

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

ash in bank, viz. :—

Bank of Montreal,	Montreal	$ 38,301 61	
do	St. John, N.B.	1,526 36	
do	Victoria, B.C.	1,191 49	
Total			41,019 46
nterest accrued and unpaid on stocks			553 89
gents' and other balances in Canada			7,839 44
ffice furniture, public clock, maps, plans, &c., at Montreal office, and St. John, N.B., branch offices (estimated)			2,000 00
Total assets in Canada			$ 772,602 18

LIABILITIES IN CANADA.

et amount of losses in Canada claimed, but not adjusted	$ 2,707 00	
do do adjusted, but not due	58 06	
otal net amount of unsettled claims for fire losses in Canada		$ 2,765 06
eserve of unearned premiums for all outstanding fire risks in Canada.		158,791 60
e-insurance fund under the Life Insurance Department in Canada		67,706 02
ue and accrued for salaries, rent and general expenses		1,350 00
Total liabilities in Canada		$ 230,612 68

INCOME IN CANADA.

ross cash received for fire premiums	$ 232,024 38	
educt re-insurance, rebate, abatement and return-premiums	18,891 84	
et cash received for fire premiums		$ 213,132 54
eceived for interest on bonds and mortgages		20,141 27
eceived for interest and dividends on stocks on all other sources		18,560 62
ncome from other sources (rents)		4,535 58
Total cash income in Canada		$ 256,370 01

EXPENDITURE IN CANADA.

aid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $9,517.50)	$ 9,548 55	
aid for losses occurring during the year	$ 116,211 95	
ess received for re-insurance	3,549 35	
et amount paid during the year for said losses	$ 112,662 60	
otal net amount paid during the year for fire losses in Canada		$ 122,211 15
ommission or brokerage		19,032 59
alaries, fees and all other charges of officials		15,742 13
axes in Canada		2,181 63
iscellaneous payments, viz. :—Advertising, $1,549.13; rent, $1,300; repairs, $261.52; coal and gas, $380.54; travelling expenses, $366.82; printing and stationery, $708.34; fire brigade, $25.00; postage, $1,027.97; exchange, $134.13; office expenses, $519.85; law charges, $10.00; surveys, $474.60; underwriters, $705.14; sundries, $387.86		7,850 90
Total expenditure in Canada		$ 167,018 40

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	14,608	$30,759,914	$277,906 37
Taken during the year—new	5,480	11,725,371	120,951 70
do do renewed	5,730	11,997,304	110,981 28
Total	25,818	$54,482,589	$509,839 35
Deduct terminated	9,247	23,763,673	204,679 32
Gross in force at end of year	16,571	$30,718,916	$305,160 03
Deduct re-insured	.....	1,230,957	11,420 40
Net in force at 31st December, 1884	16,571	$29,487,959	$293,739 63

Total number of policies in force in Canada at date.....16,571
Total net amount in force.....$29,487,959 00
Total premiums thereon..... 293,739 63

Subscribed and sworn to, 28th February, 1885, by

G. F. C. SMITH.

(Received, 5th March, 1885.)

General Business Statement for the Year ending 31st December, 1884.

(*Abstracted from Directors' Report, Liverpool, Eng., 21st May,* 1885.)

FIRE DEPARTMENT.

The fire premium income for the year, after deducting the sums paid for re-insuring surplus risks, amounts to £1,280,222, being an increase of £8,743 on that of the preceding year. The losses, inclusive of full provision for all claims that had arisen up to the close of the year, amount to £790,480. The account, after providing for expenses, shows, without the addition of interest, a surplus of £105,501, which has been carried to profit and loss account.

PROFIT AND LOSS ACCOUNT AND DIVIDEND.

The profit and loss account, with the addition of the fire profits above referred to as having been carried to it, and of the interest earned on the funds other than those of the Life Department, after deducting the amounts paid for the Globe perpetual annuities for 1884, leaves a balance of £553,553.

FUNDS OF THE COMPANY.

The funds of the Company will now stand as follows:—

Capital (paid up)	£ 245,640	0	0
General reserve and fire re-insurance fund	1,500,000	0	0
Balance of profit and loss after payment of dividend and bonus for 1884	412,310	0	0
Globe perpetual annuity fund	1,102,800	0	0
Life and annuity funds	3,650,650	0	0

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

FIRE ACCOUNT.

	£	s.	d.					£	s.	d.
Premiums received after deduction of re-assurances	1,280,222	8	2	Losses by fire after deduction of re-assurances				790,480	9	10
				Expenses of management				162,230	9	8
				Commission				199,253	7	3
				Other payments, viz.:—						
				Contributions to fire brigades at home and abroad	£ 8,533	7	5			
				State taxes (foreign)	14,223	2	9			
								22,756	10	2
				Balance carried to profit and loss				105,501	11	3
	£1,280,222	8	2					£1,280,222	8	2

CAPITAL SUM INSURANCE FUND.

	£	s.	d.		£	s.	d.
Amount of fund at the beginning of the year	4,350	13	4	Claim	2,000	0	0
Premiums received during year	13	5	6	Amount of fund at the end of the year, as in balance sheet	2,547	5	8
Interest	183	6	10				
	£4,547	5	8		£4,547	5	8

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.	£	s.	d.
Balance of last year's account	459,481	4	10	Amount paid to Globe six per cent. perpetual annuitants in 1884	49,626	0	0			
Interest and dividends not carried to other accounts	141,114	10	1	Less income tax	1,240	13	0	48,385	7	0
Surplus from fire account	105,501	11	3	Balance of dividend for 1883, paid 22nd May, 1884				104,397		0
Exchange	238	14	9	Balance—						
				Interim dividend for the year 1884, paid 22nd November	36,846	0	0			
				Carried to next year's account	516,707	13	11	553,553	13	11
	£706,336	0	11					£706,336	0	11

Balance Sheet, on the 31st December, 1884.

LIABILITIES.

		£	s.	d.	£	s.	d.
Shareholders' capital as stated in the accounts for 1872		391,752	0	0			
Deduct stock issued to trustees by authority of the Liverpool and London and Globe Insurance Company's Act, 1864, and held by them in trust for the Company		146,112	0	0	245,640	0	0
Life Assurance Fund—							
Liverpool and London and Globe		2,648,203	14	5			
Globe	£350,689 9 0	350,689	9	0	2,998,893	3	5
Annuity Fund—							
Liverpool and London and Globe		640,296	18	9			
Globe	£11,460 7 11	11,460	7	11	651,757	6	8
General reserve and fire re-insurance fund					1,500,000	0	0
Profit and loss					516,707	13	11

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

Other funds, viz.:—						
Capital sum insurance fund					2,547 5 8	
Investment fluctuation fund					79,923 7 5	
Permanent fire policy deposit fund					68,676 12 1	
Liability to the Globe annuitants, viz., £49,626 per annum, payable in perpetuity to Globe six per cent. annuitants, and not entailing upon the Company any liability to redeem, the payment of the annuity being collaterally secured by the guarantee fund of one million sterling, included in the enumeration of assets in this schedule, valued at			£1,102,800 0 0			
Claims under life policies admitted but not paid—						
Liverpool and London and Globe			51,025 13 4			
Globe	£3,830 18 3		3,830 18 3			
Outstanding fire losses			144,130 0 0			
Other sums owing by Company—						
Bills payable			5,204 7 3			
Dividends due and unpaid			1,651 7 8			
Amount owing to Fire Insurance Companies			26,746 15 4			
Current accounts owing by Company			2,647 19 2			
					1,338,037 1 0	
		£365,980 15 2				
					£7,402,182 10 2	

ASSETS.

Liverpool and London and Globe.

				£ s. d.	
Mortgages on property within the United Kingdom				897,668 12 7	
do out of the do				572,552 12 9	
Loans on the Company's policies				138,076 2 3	
Investments—					
In British Government securities				168,925 12 0	
United States Government and State securities				426,264 15 0	
do municipal securities				56,187 5 2	
Colonial Government and State securities				73,520 18 10	
Colonial municipal securities				66,744 8 2	
Railway and other debentures and debenture stocks				1,121,066 0 0	
Railway stocks (of which £14,720 17s. 9d. is ordinary)				1,380,219 3 1	
House property, including offices partly occupied by the Company				638,175 15 6	
Land				5,399 7 10	
Ground rents				31,427 19 10	
		£ s. d.			
Life interests and annuities		180,053 18 5			
Reversions		58,976 12 4			
				239,030 10 9	
Agents' balances	Being the uncollected portion of the revenue of the last quarter, ending on the date to which these accounts are made up; since collected.	86,165 2 4			
Outstanding premiums		100,905 6 1			
				187,070 8 5	
Outstanding interest, accrued but not due				58,947 7 2	
Cash—					
		£ s. d.			
On deposit		177,879 19 1			
In hand and on current account with bankers		368,118 16 5			
				545,998 15 6	

LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

)ther assets—

Loans on life interests, annuities and reversions	156,700	0	0			
Loans on railway and other debenture bonds, shares and other stocks	125,056	18	6			
Loans to local boards and counties in United Kingdom	138,306	0	9			
Loans on personal security	Nil.					
Amounts owing to the Company	8,863	0	11			
				428,926	0	2

Globe.

[ortgages on property within the United Kingdom	134,900	0	0			
oans on the Company's policies	280	0	0			
oans to local boards and counties in United Kingdom	20,504	3	8			
[ouse property, including offices partly occupied by the Company	136,452	6	10			
nnuities, the property of the Company	42,137	7	7			
ailway and other debentures and debenture stocks	20,000	0	0			
eversion	11,706	17	1			
				365,980	15	2
	£365,980 15 2			£7,402,182	10	2

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Chairman—DUNCAN GRAHAM. | *Manager*—CHARLES G. FOTHERGILL.

Principal Office—Liverpool, England.

(Organized and incorporated, 10th December, 1861.)

Agent in Canada—F. A. BALL. | *Head Office in Canada*—Toronto.

(Commenced business in Canada, April, 1860.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£1,847,500	$8,991,166 67
Amount paid up in cash	184,750	899,116 67

ASSETS IN CANADA.

Stocks and bonds held by the Company :—

	Par value.	Market value.	
Canada 3½ per cent. stock	$111,933 33	$101,859 33	
In deposit with Receiver-General			$ 101,859 33
Cash on hand at head office			3,581 76
Cash in Dominion Bank, Toronto			3,551 24
Agents' balances in Canada			596 35
Cash in court in suspense, being deposited as security for costs *in re* Quebec Tax Act appeal			750 00
Total assets in Canada			$ 110,338 68

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted ($887.00 of this amount accrued previous to 1884)	$ 5,664 24	
Net amount of losses reported or supposed, but not claimed	12 00	
Total net amount of unsettled claims for fire losses in Canada		$ 5,676 24
Reserve of unearned premiums for all outstanding risks in Canada		63,798 53
Total liabilities in Canada		$ 69,474 71

INCOME IN CANADA.

Gross cash received for premiums	$ 107,372 03	
Deduct re-insurance, rebate, abatement and return-premiums	14,256 71	
Net cash received for premiums		$ 93,115 32
Interest on stock, &c., paid direct to head office		4,088 00
Interest on bank account		0 60
Total income in Canada		$ 97,203 92

LONDON AND LANCASHIRE FIRE—*Continued.*

EXPENDITURE IN CANADA.

mount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $7,614.26*)		$ 7,406 06	
mount paid for losses occurring during the year	$ 70,714 96		
educt amount received for re-insurance	20,147 29		
et amount paid during the year for said losses		50,567 67	
et amount paid during the year for losses in Canada			$ 57,973 73
ommission or brokerage			16,713 17
alaries, fees and all other charges of officials in Canada			3,021 85
axes			1,011 29
ll other payments in Canada, viz.:—Advertising, $122; supplies, $671.12; Board expenses, $290.50; postage and exchange, $329.74; miscellaneous, $302.52; appraisers, $184.76; express and duty, $83.45; legal, $65.15; maps, $637.80; travelling, $75.18			2,762 22
Total expenditure in Canada			$ 81,482 26

† RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
ross policies in force at date of last statement	10,268	$ 11,743,906	$ 141,806 90
olicies taken during the year—new	2,736	6,187,841	60,110 58
do do renewed	1,455	2,870,288	39,455 52
Total	14,459	$ 20,802,035	$ 241,373 00
educt terminated	6,223	9,037,379	103,150 61
ross in force at end of year	8,236	$ 11,764,656	$ 138,222 39
educt re-insured	.....	1,117,209	11,480 09
Net in force at 31st December, 1884	8,236	$ 10,647,447	$ 126,742 30

otal number of policies in force in Canada at date	8,236	
otal net amount in force		$10,647,447 00
otal premiums thereon		126,742 30

Subscribed and sworn to, 14th February, 1885, by

ALFRED WRIGHT.

Received, 17th February, 1885.)

* Including $5,000 British Columbia losses not then reported.
† Not including British Columbia business.

LONDON AND LANCASHIRE FIRE—*Continued.*

General Business Statement for the Year ending 31st December, 1884.

(*Abstracted from Directors' Report, Liverpool, Eng., 28th April,* 1885.)

The Directors beg leave to submit to the shareholders their report for the year ending 31st December, 1884, a year in which the aggregate results of fire insurance business to the companies generally have been more unfavorable than in any year since 1872.

The net premiums received during the past year, after deducting those paid to other companies for re-insurances, amounted to £491,315 3s. 2d., against £499,000 7s. 10d. in the previous year. A considerable reduction has been made in the American business, with the object of improving the results from that field; the general business of the Company, however, in other fields than the United States, shows a compensating increase; so that the net reduction for the year in the total business of the Company is only £7,685 4s. 8d.

The net claims for fire losses occurring during the year, including full estimates for such as were not adjusted at the time of closing these accounts, amounted to £324,271 13s. 5d.

After deduction of all commissions and expenses, bad debts, depreciations, and other outgoings, and including interest on investments and other receipts, a balance of £27,964 17s. 3d. results to the company's credit on the year's transactions. The addition of this amount to the balance of £44,155 4s. 6d., brought forward from the last account, makes a total to be dealt with on the present occasion of £72,120 1s. 9d.

The directors propose to transfer £10,000 to the reserve fund, to pay on 2nd proximo a dividend, free of income tax, of 4s. per share or 8 per cent. per annum on the paid-up capital, which will absorb £14,816, and to carry forward the balance, £47,304 1s. 9d., to the next account.

The financial position of the Company will then stand as follows:—

Capital (fully subscribed)	£1,852,000	0	0
Of which is paid up	185,200	0	0
Reserve fund	240,000	0	0
Balance carried forward	47,304	1	9

Income and Expenditure Account for the Year ending 31st December, 1884.

	£	s.	d.		£	s.	d.
Fire premiums (less re-insurances)	491,315	3	2	Fire losses paid and outstanding	324,271	13	5
Dividends and interest	15,230	6	8	Commission	89,049	13	4
Profit on sale of investments	3,191	14	11	Income tax, and foreign and colonial State taxes	8,139	3	3
Transfer fees	13	19	0	Management, office expenses at head office branches and abroad, directors' remuneration and all other outgoings	60,325	16	6
				Balance carried to general fund	27,964	17	3
	£509,751	3	9		£509,751	3	9

LONDON AND LANCASHIRE FIRE—*Concluded.*

Balance Sheet, 31st December, 1884.

LIABILITIES.	£	s.	d.	£	s.	d.
apital: 74,080 shares of £25 each, £2 10s. per share paid				185,200	0	0
ire claims in course of adjustment				55,520	19	7
ividends unclaimed				38	6	6
ills payable				1,150	0	0
oreign agents' balances and sundry other creditors				7,634	8	11
eserve fund				230,000	0	0
eneral fund:—						
Balance, from last account, less dividend and amount carried to reserve fund, in accordance with resolution passed at general meeting held 29th April, 1884	£44,155	4	6			
Add balance at credit of income and expenditure account for 1884.	27,964	17	3			
				72,120	1	9
				£551,663	16	9

ASSETS.	£	s.	d.	£	s.	d.
Buildings owned by the Company in Liverpool, London, Manchester, Bristol and Dublin, unencumbered	65,627	0	3			
Part ownership in various salvage corps premises	3,093	18	5			
				68,720	18	8
Office furniture: Liverpool, London and branches				4,197	8	5
Cash at bankers, on deposit and on current account	36,095	19	0			
Bills receivable	11,050	13	4			
				47,146	12	4
Balance of re-insurance accounts with other fire offices				7,146	4	8
British railway preference stocks	94,653	18	6			
United States funded loans and other first-class American securities	232,028	17	0			
Canada 3½ per cent. inscribed stock	20,987	10	0			
Italian and French rentes	4,972	3	9			
				352,642	9	3
Loans on English railway stocks and other first-class securities with ample margins (first liens)	5,800	0	0			
Mortgages on first-class residential property in Liverpool (first liens)	8,900	0	0			
				14,700	0	0
Home branches and agents' balances	18,146	1	4			
Foreign branches and agents' balances	31,150	3	7			
Outstanding direct premiums	3,545	16	9			
				52,842	1	8
Accrued interest and sundry debtors				4,268	1	9
				£551,663	16	9

THE LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Governor—WILLIAM RENNIE, Esq. | *Secretary*—JOHN P. LAURENCE.

Principal Office—No. 7 Royal Exchange, London, E.C.

Agent in Canada—C. C. FOSTER. | *Head Office in Canada*—Montreal.

Incorporated, A.D. 1720. Commenced business in Canada, 1st March, 1862.

CAPITAL.

Amount of capital authorized and subscribed for	$4,363,213 00
Amount paid up in cash	2,181,606 50

ASSETS IN CANADA.

	Par value.	Market value.	
Montreal corporation stock	$ 167,000	$ 178,690	
*Total assets in Canada and deposited with the Receiver-General			$ 178,690 00

LIABILITIES IN CANADA.

Reserve of unearned premiums for all outstanding fire risks in Canada	$ 38,823 08
Re-insurance reserve under Life Department	5,429 64
Total liabilities in Canada	$ 44,252 72

INCOME IN CANADA.

Gross cash received for fire premiums	$ 77,360 10	
Deduct re-insurance, rebate, abatement and return-premiums	13,944 98	
Net cash received for fire premiums		$ 63,415 12
Interest on deposit with Receiver-General, $167,000, paid to head office, England		6,680 00
Total cash income in Canada		$ 70,095 12

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $3,000)	$ 2,583 83	
Paid for fire losses occurring during the year	$ 38,778 22	
Less re-insurance	736 12	
Net amount paid during the year for said losses	$ 38,042 10	
Total net amount paid during the year for fire losses in Canada		$ 40,625 95
Paid for commission or brokerage		11,963 28
Paid for taxes in Canada		1,064 07
All other payments in Canada		2,666 25
Total cash expenditure in Canada		$ 56,319 55

LONDON ASSURANCE CORPORATION—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	3,529	$ 9,158,029	$ 90,143 90
Taken during the year—new.....	1,905	5,404,872	43,966 10
do do renewed	1,311	3,949,734	33,394 00
Total	6,745	$ 18,512,635	$ 167,504 00
Deduct terminated	3,259	9,827,184	81,312 66
Gross in force at end of year.....	3,486	$ 8,685,451	$ 86,191 34
Deduct re-insured		1,008,224	8,545 18
Net in force at 31st December, 1884.....	3,486	$ 7,677,227	$ 77,646 16

Total number of policies in force in Canada at date 3,486
Total net amount in force.....$7,677,227 00
Total premiums thereon..... 77,646 16

Subscribed and sworn to, 12th March, 1885, by

C. C. FOSTER.

(Received, 13th March, 1885.)

* $50,000 of this is on account of Life Branch.

General Business Statement for the Year ending 31st December, 1884.

(Abstracted from the Directors' Report, London, Eng., 1885.)

FIRE ACCOUNT.

		£	s.	d.
1883. Dec. 31... Amount of Fire Insurance fund at this date		437,665	12	2
1884. Dec. 31... Premiums after deduction of re-assurances and returns		288,981	5	6
Interest and dividends	£16,510 14 0			
Less income tax	284 2 0			
		16,226	12	0
		£742,873	9	8

		£	s.	d.
1884. Dec. 31... Losses after deduction of re-assurances and salvages		187,966	16	9
Expenses of management (apportioned)		48,691	4	1
Commission		44,739	13	2
Bad debts		68	15	3
Profit as per profit and loss account		33,340	11	9
Amount of Fire Insurance fund at this date as per balance sheet		428,066	8	8
		£742,873	9	8

MARINE ACCOUNT.

		£	s.	d.
1883. Dec. 31... Amount of Marine Insurance fund at this date		115,953	15	3
1884. Dec. 31... Premiums after deduction of brokerage, discount, re-assurances and returns		263,925	5	8
Interest and dividends	£ 4,374 5 11			
Less income tax	75 5 4			
		4,299	0	7
		£384,178	1	6

		£	s.	d.
1884. Dec. 31... Losses after deduction of re-assurances and salvages		209,496	9	3
Expenses of management (apportioned)		18,250	9	0
Agents' commission		950	3	1
Marine Insurance fund, years 1883–84	£192,486 13 5			
Less loss on years 1881–82	37,005 13 3			
Amount of Marine Insurance fund at this date as per balance sheet		155,481	0	2
		£384,178	1	6

PROFIT AND LOSS ACCOUNT.

		£	s.	d.
1883. Dec. 31... Balance of account at this date		112,003	13	5
1884. Dec. 31... Interest and dividends not carried to other accounts	£32,830 16 0			
Less income tax	564 17 0			
	£32,265 19 0			
Profit on Life Assurance account	14,893 5 2			
do Fire account	33,340 11 9			
do realisation of securities	512 11 10			
		81,012	7	9
		£193,016	1	2

		£	s.	d.
1884. Dec. 31... Dividends to shareholders		89,655	0	0
Balance as per balance sheet		103,361	1	2
		£193,016	1	2

BALANCE SHEET, 31ST DECEMBER, 1884.

LIABILITIES.

		£	s.	d.
Shareholders' Capital, £896,550, of which is paid up		448,275	0	0
General reserve fund		310,000	0	0
Life Assurance funds		1,845,189	6	6
Fire fund		428,066	8	8
Marine fund		155,481	0	2
Profit and loss		103,361	1	2
		3,290,372	16	6
Claims under Life policies admitted but not yet paid	£ 5,119 8 0			
Outstanding Fire losses	23,600 0 0			
do Marine losses	3,382 18 11			
do annuities	201 13 2			
do dividends to shareholders	8,965 5 0			
do income tax	795 8 6			
Fire premiums due to other companies	7,938 8 7			
Clerks' savings' fund	2,770 0 8			
Provision for contested claim made by surveyor of taxes in respect of income tax	5,364 14 1			
		58,137	16	11
		£3,348,510	13	5

ASSETS.

			£	s.	d.
Mortgages on property within the United Kingdom	£1,035,831 15 6				
Loans upon parliamentary rates and rent charges	1,103,497 0 0				
			2,139,328	15	6
Mortgages on property out of the United Kingdom			Nil.		
Loans on the corporation's Life policies			46,069	10	0
Loans on railway and other securities			37,500	0	0
Investments :—					
In British Government securities, viz :— £359,000 9 2; stock	£321,334 15 9				
do Turkish 4 per cent. guaranteed bonds	22,900 0 0				
			344,234	15	9
Indian and colonial securities			86,985	1	5
*Foreign securities			240,492	4	9
Railway and other debentures and debenture stocks			83,240	0	10
Railway preferred and ordinary stocks			58,936	14	6
Municipal corporation stocks			39,595	19	8
House property			5,022	6	3
Reversions and life interests			100,569	8	0
Loans upon personal security			Nil.		
Agents' balances			46,306	12	2
Outstanding premiums			32,753	1	10
do interest			6,972	12	0
Fire premiums due by other companies			1,752	11	8
Cash :—					
On deposit	£46,000 0 0				
In hand and on current account	18,794 6 6				
			64,794	6	6
Bills receivable			13,616	3	8
Policy stamps			340	8	11
*Foreign securities held in connection with foreign insurance business, viz :—					
United States 4½ per cent. registered bonds	$1,130,000	£230,908 12 10			
Brazilian Government 4½ per cent. gold bonds	£11,250	9,583 11 11			
		£240,492 4 9			
			£3,348,510	13	5

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—JAMES ARMSTRONG, M.P. | *Secretary and Agent*—D. C. MACDONALD.

Principal Office—London, Ontario.

(Organized and commenced business in Canada, A.D. 1859.)

CAPITAL.

A mutual Company, having no stockholders but merely members who are insured, and who are only bound to the extent of their premium notes given for insurance.

ASSETS.

Loans secured by bonds or mortgages, on which not more than one year's interest is due, constituting a first lien on real estate			$ 1,041 55
The same constituting a second lien			500 00
Municipal debentures owned by the Company, viz.:—	Par value.	Market value.	
*City of Hamilton	$ 10,920 00	$ 11,247 60	
*City of St. Thomas	22,600 00	23,278 00	
Total par and market value	$ 33,520 00	$ 34,525 60	
Carried out at market value			34,525 60
Cash on hand at head office			1,225 08
Cash in Federal Bank			50,961 19
Accrued interest on debentures			728 50
Agents' balances			14,204 41
Bills receivable			1,085 39
Premium notes on hand		$ 374,376 68	
Less amount paid thereon		110,935 74	263,440 94
(Total assessments on premium notes, $124,981 34.)			
Office furniture			753 66
Total assets			$ 368,166 32

LIABILITIES.

Net amount of fire losses adjusted but not due	$ 2,925 00	
do do claimed but not adjusted	7,915 67	
	$10,840 67	
Net amount of losses resisted and in suit	4,302 70	
Total net amount of unsettled claims for losses in Canada		$ 15,143 37
Reserve of unearned premiums for all outstanding risks in Canada		269,659 84
Total liabilities		$ 284,803 21
Surplus of assets over liabilities		$ 83,663 11

*Deposited to credit of Receiver-General.

LONDON MUTUAL—*Continued.*

INCOME.

Gross premiums received in cash	$ 43,773 65	
Gross cash received on bills and notes taken for premiums	74,848 41	
Gross cash received for premiums	$ 118,622 06	
Deduct re-insurance, rebate, abatement and return-premiums	376 43	
Net cash received for premiums		$ 118,245 63
Bills and notes received during the year for premiums and remaining unpaid, $149,250.15.		
Received for interest and dividends on stocks, and all other sources		2,606 75
Sundries, viz.:—Division Court, $118.79; cancelled policies, $155.19; transfer fees, $227.00; steam thresher licenses, $193.00; bills receivable, $114.11; sundries, $571.55		1,379 64
Total cash income		$ 122,232 02

EXPENDITURE.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $6,544.52)		$ 10,285 67	
Paid for losses occurring during the year	$65,862 28		
Deduct amount received for re-insurance	400 00		
Net amount paid during the year for said losses		65,462 28	
Total net amount paid during the year for fire losses			$ 75,747 95
Commission or brokerage			20,728 43
Salaries, fees and all other charges of officials			11,410 01
Taxes			800 45
Miscellaneous payments, viz.:—Bank agency, $48.07; law expenses, $263.33; postage, $1,167.11; stationery, $361.90; printing, $947.48; advertising, $294.00; rent, $750.00; sundries, $339.00; rewards and gratuities, $274.00; Government inspection, $122.11; Interest, $92.72			4,659 72
Total cash expenditure			$ 113,346 56

CASH ACCOUNT.

1883.	*Dr.*	
Dec. 31.	To balance in hand and in banks at this date	$ 78,290 26
1884.		
Dec. 31.	Income as above	122,232 02
	From realization of investments	100 00
		$ 200,622 28
1884.	*Cr.*	
Dec. 31.	By expenditure during year, as above	$ 113,346 56
	By investments	35,089 45
	Balance in hand and in banks this date	52,186 27
		$ 200,622 28

LONDON MUTUAL—*Concluded.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement..	40,009	$ 38,590,208	$ 485,274 12
Taken during the year—new.....	14,951	16,612,523	200,381 35
Total	54,960	$ 55,202,731	$ 685,655 47
Deduct terminated.....	13,949	14,590,048	166,382 30
Gross in force at end of year	41,011	$ 40,612,683	$ 519,273 17
Deduct re-insured.....	.....	124,175	945 64
Net in force at 31st December, 1884	41,011	$ 40,488,508	$ 518,327 53

Total number of policies in force at date.....	41,011	
Total net amount in force		$ 40,488,508 00
Total premiums thereon.....		518.327 53

Subscribed and sworn to, 6th February, 1885, by

JAMES GRANT,
Vice-President.

D. C. MACDONALD,
Secretary.

(Received 11th February, 1885.)

THE NATIONAL ASSURANCE COMPANY OF IRELAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Secretary—HAROLD ENGELBACH. | *Principal Office*—Dublin.

Agents in Canada—Messrs. SCOTT & BOULT. | *Head Office in Canada*—Montreal.

(Organized or incorporated, 1822; commenced business in Canada, 2nd April, 1883.)

CAPITAL.

Amount of joint stock capital authorized	£2,000,000	$9,733,333 33
Amount subscribed for	1,000,000	4,866,666 67
Amount paid up in cash	100,000	486,666 67

ASSETS IN CANADA.

Stock in deposit with Receiver-General, viz.:—

	Par value.	Market value.	
Canada 4 per cent. stock	$100,161 00	$100,161 00	
Carried out at market value			$ 100,161 00
Cash on hand at head office in Canada			70 79
Cash in Ontario Bank			190 89
Agents' balances in Canada (since paid)			3,469 99
Office furniture and plant, including maps			5,000 00
Total assets in Canada			$ 108,892 67

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted, and reported or supposed but not claimed	$6,220 00	
Total net amount of unsettled claims for losses in Canada		$ 6,220 00
Reserve of unearned premiums for all outstanding risks in Canada		22,075 51
Total liabilities in Canada		$ 28,295 51

INCOME IN CANADA.

Gross cash received for premiums	$59,105 67	
Deduct re-insurance, rebate, abatement and return premiums	13,136 51	
Net cash received for premiums		$ 45,969 16
*Interest on stock		4,006 44
Total cash income in Canada		$ 49,975 60

*Paid direct to head office, Dublin.

NATIONAL OF IRELAND—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statament at $4,500)	$ 3,853 44	
Deduct amount received for re-insurances	58 34	
Net amount paid during the year for said losses	$ 3,795 10	
Amount paid for losses occurring during the year	$ 26,295 78	
Deduct amount received for re-insurance	5,390 46	
Net amount paid during the year for said losses	$ 20,905 32	
Net amount paid during the year for fire losses		$ 24,700 42
Commission or brokerage in Canada, including commission on profits		7,248 79
Salaries, fees and all other charges of officials in Canada		3,550 00
Taxes in Canada		1,398 94
Miscellaneous expenditure, viz.:—Rent, $800.00; expenses, $3,480.93; exchange, $40.42; furniture and plans, $1,825.61		6,146 96
Total cash expenditure in Canada		$ 43,045 11

RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	$ 3,124,474	$ 35,095 77
Policies taken during the year—new and renewed	5,415,078	54,954 75
Total	$ 8,539,552	$ 90,050 52
Deduct terminated	3,663,670	36,913 91
Gross in force at end of year	$ 4,875,882	$ 53,136 61
Deduct re-insured	729,319	8,985 59
Net in force at 31st December, 1884	$ 4,146,563	$ 44,151 02

Total number of policies in force in Canada at date	No return.
Total net amount in force	$4,146,563 00
Total premiums thereon	44,151 02

Subscribed and sworn to, 12th February, 1885, by

LOUIS H. BOULT,
Chief Agent.

(Received, 13th February, 1885.)

General Business Statement for the Year ending 31st December, 1884.

(*Abstracted from Directors' Report, Dublin, 26th February,* 1885.)

FIRE DEPARTMENT.

In this branch of the Company's business there has been an increase of £37,850 13s. 9d. in the premium income, which amounted to £166,028 2s. 5d. The fire claims were £95,606 8s. 0d. and the expenses and commissions £42,553 1s. 4d., the balance to the credit of the Company on this account being £27,868 13s. 1d. The percentages were :—

Claims	57.6 per cent.
Expenses and commission	25.6 do
Balance	16.8 do

PROFIT AND LOSS ACCOUNT.

The balance at the commencement of the year was £39,546 19s. 6d., out of which £14,000 was paid in dividend, and £10,829 5s. 1d. was added to the Fire reserve,

NATIONAL OF IRELAND—*Continued.*

leaving £14,717 14s. 5d., to which has to be added the profits shown by the transactions of the year 1884, amounting to £37,163 5s. 0d., making together a present available balance of £51,880 19s. 5d.

Out of this sum the Directors now propose to add £20,000 to the Fire fund, bringing it up to £90,000, and they recommend the further payment of £8,000 as dividend for the year 1884, which with the interim dividend of £6,000 paid in August last, will be £3 10s. 0d. per share, being 14 per cent. on the paid-up capital. After payment of the dividend there will be a balance of £23,880 19s. 5d. to be carried forward, as against £20,717 14s. 5d. in the previous year.

FIRE ACCOUNT.

1884.		£ s. d.	1884.		£ s. d.
Jan. 1.	Amount of Fire Insurance fund on 31st Dec., 1883...	59,170 14 11	Dec. 31.	Losses by fire (after deduction of re-assurances)....	95,606 8 0
	Added to fund from profit and loss account, 1883....	10,829 5 1		Commission	32,063 0 2
	Amount of Fire Insurance fund at the beginning of the year 1884.....	70,000 0 0		Expenses of management...	10,490 1 2
Dec. 31.	Premiums received after deduction of re-assurances	166,028 2 5		Balance to profit and loss account	27,868 13 1
				Amount of Fire Insurance fund at the end of the year	70,000 0 0
		£236,028 2 5			£236,028 2 5

PROFIT AND LOSS ACCOUNT.

1884.		£ s. d.	1884.		£ s. d.
Jan. 1.	Balance of account for year ended 31st Dec., 1883.....	39,546 19 6	Dec. 31.	Dividend to shareholders, being final dividend for year 1883....£8,000 0 0	
Dec. 31.	Interest and dividends not carried to other accounts.	7,154 6 1		Interim dividend for year, 1884.... 6,000 0 0	14,000 0 0
	Amount transferred from Life fund No. 1, being excess of fund over sum assured.....	3,643 2 10		Transferred to Fire account out of profit of last year..	10,829 5 1
	Transferred from Fire account.....	27,868 13 1		Wear and tear	54 12 3
	Profit on sale of investments.....£1,208 12 0			Expenses of management not charged to other accounts.....	1,500 0 0
	Loss on realization of mortgage.... 1,156 16 9	51 15 3		Balance at beginning of the year, as per contra...£39,546 19 6	
				Less dividend as above £14,000 0 0	
				And transferred to Fire account, as above £10,829 5 1	
				24,829 5 1	
				14,717 14 5	
				Add profit on account of year 1884.....37,163 5 0	
				Balance at end of year..	51,880 19 5
		£78,264 16 9			£78,264 16 9

NATIONAL OF IRELAND—*Continued.*

Balance Sheet, for the Year ending 31st December, 1884.

LIABILITIES.

		£	s.	d.
Shareholders' capital		100,000	0	0
Life Assurance funds		128,525	4	7
Annuity fund		21,114	17	4
Fire Insurance fund		70,000	0	0
Profit and loss		51,880	19	5
		371,521	1	4
Late Royal Exchange Assurance Company of Dublin	£1,868 12 6			
Dividends and bonuses unclaimed	2,182 15 0			
Loan account	15,750 0 0			
Outstanding Fire losses and expenses	7,100 0 0			
Claims under Life policies admitted but not paid.	5,330 7 6			
		32,231	15	0

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	175,939	2	1
Loans on the Company's Life policies	6,351	13	0
Investments—			
£20,627 4s. 3d Government new 3 per cent. stock	18,732	18	9
20,580 19s. 9d. Canada 4 per cent. inscribed stock	21,420	2	9
21,450 Bank of Ireland stock	64,284	5	9
7,315 Great Northern Railway (Ireland) 4 per cent. (A) debenture stock	7,506	16	0
6,000 Great Northern Railway (Ireland) 4½ per cent. debenture stock	6,000	0	0
1,500 Dublin, Wicklow and Wexford Railway 5 per cent. preference stock	1,848	15	6
5,715 Great Southern and Western Railway 4 per cent. preference stock	5,522	7	10
6,000 Great Northern Railway (Ireland) 3 per cent. preference stock	4,579	3	5
1,500 London and North-Western Railway 4 per cent. preference stock	1,511	5	0
5,000 Belfast and County Down Railway (A) 4½ per cent. preference stock	5,227	10	0
10,000 Dublin port and docks bonds, 4½ per cent.	10,120	5	0
Glasgow Salvage Company's building shares	350	0	0
Premises and furniture, house property (freehold)	26,016	11	10
Annuities purchased	276	18	6
Reversions purchased	1,500	0	0
Advance on Government stock	3,000	0	0
do pensions and annuities	2,500	0	0
do personal security	1,929	2	2
Agents' balances on Life account	1,818	8	8
do and re-assurance balances on Fire account	27,971	11	10
National Assurance shares, held by the Company	100	0	0
Outstanding Life premiums (secured on policies)	978	12	1
do interest (secured)	3,689	18	0
Cash in hand	86	8	11
Balance at bankers	1,465	14	11
Liberal Annuity Company of Dublin	1,223	0	4
Dublin widows' trust fund	1,638	14	5
Great Britain trust fund	163	9	7
	403,752	16	4

Liberal Annuity Company of Dublin Trust Fund	£61,098 7 3					
Balance due National Assurance Company of Ireland	1,223 0 4			62,321 7 7		
Dublin Widows' Trust Fund	£26,885 14 8					
Balance due National Assurance Company of Ireland	1,638 14 5			28,524 9 1		
Great Britain Trust Fund:—						
To Amount of fund, as per first schedule	£90,867 9 9					
Claims unpaid (admitted and unadmitted)	6,335 0 0					
Due to policy holders' trustee	52 10 0					
Due to National Assurance Company of Ireland	163 9 7					
Carried forward	£97,418 9 4			494,598 13 0		

Liberal Annuity Company of Dublin Trust Fund:—						
Investments—						
£10,000 Midland Great Western Railway 4¼ per cent. debenture stock	£10,125 14 4					
900 Great Southern and Western Rail-Railway 4 per cent. debenture stock	899 12 1					
4,785 Great Southern and Western Railway 4 per cent. preference stock	5,000 0 0					
12,000 Dublin, Wicklow and Wexford Railway 4¼ per cent. debenture stock	12,015 9 4					
9,000 Belfast and Northern Counties Railway 4½ per cent. preference stock	9,276 0 0					
15,000 Dublin port and docks 4¼ per cent. mortgage bonds	15,000 0 0					
9,500 Dublin corporation waterworks 4½ per cent. mortgage bonds	9,500 0 0					
500 Great Northern and Western Railway (of Ireland) 4¼ per cent. debentures	504 11 10			62,321 7 7		
Dublin Widows' Trust Fund:—						
Disparity notes	31 19 1					
Investments—						
£ 600 Bank of Ireland stock	1,830 0 0					
10,000 Great Northern and Western Railway (of Ireland) 4¼ per cent. debenture stock	9,800 0 0					
5,000 Waterford and Limerick Railway 4½ per cent. debenture stock	5,075 0 0					
5,000 Belfast and Northern Counties Railway 4 per cent. debenture stock	4,787 10 0					
Mortgage on property within the United Kingdom	7,000 0 0			28,524 9 1		
Great Britain Trust Fund:—						
Mortgages on property within the United Kingdom	19,994 4 4					
Loans on Society's policies	25,507 15 8					
Investments—						
German Government bonds	6,302 1 9					
£1,000 Bank of England stock	2,996 5 0					
Carried forward	£54,790 6 9			494,598 13 0		

NATIONAL OF IRELAND—*Concluded.*

Balance Sheet, for the Year ended 31st December, 1884.

Liabilities.

				£	s.	d.
Brought forward	£97,418	9	4	494,598	13	0
Great Britain Trust Fund:—						
To Reserved to meet possible losses on realization of assets	2,327	6	8			
				99,745	16	0
				£594,344	9	0

Assets.

				£	s.	d.
Brought forward	£54,790	6	9	494,598	13	0
Great Britain Trust Fund:—						
Investments—						
5,000 Grand Trunk Railway of Canada debentures	5,685	11	9			
4,800 Baltimore and Ohio Railway bonds	4,969	5	0			
3,500 Atlantic and St. Lawrence Railway bonds	4,673	2	6			
2,500 Dublin corporation waterworks bonds	2,562	10	0			
1,000 Dublin port and docks bonds	1,012	19	3			
1,500 India 4 per cent. stock	1,529	6	2			
4,000 Great Northern Railway of Ireland 3 per cent. debenture stock	3,720	0	0			
Life interest	1,200	0	0			
Reversions	6,560	0	0			
House property (freehold and leasehold)	9,675	7	7			
Loans on personal security	302	2	8			
Half premiums on loan	1,467	7	7			
Cash Balances—						
In court	500	0	0			
At Society's bankers	1,097	16	9			
				99,745	16	0
				£594,344	9	0

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDED 30TH NOVEMBER, 1884.

President—HIS GRACE THE DUKE OF ROXBURGHE.

Chairman—DAVID DAVIDSON.

Agents in Canada—D. L. MACDOUGALL AND THOMAS DAVIDSON.

incipal Offices—Edinburgh and London. | *Head Office in Canada*—Montreal.

Organized or Incorporated, 1829. Commenced business in Canada, 1862.

CAPITAL.

ount of joint stock capital authorized, £3,000,000 sterling	$14,600,000 00
ount subscribed for, £2,125,000 sterling	10,341,666 67
ount paid up in cash, £625,000 sterling	3,041,666 67

ASSETS IN CANADA.

al estate (less encumbrances) in Canada, held by the Company, viz.:—

Four-storey building, situate N.-W. corner of St. François Xavier and Hospital streets, Montreal, occupied by the Company and tenants as offices	$ 70,000 00	
Lot on Canterbury street, St. John, N.B., on which former office of the Company stood	3,240 00	
		$ 73,240 00

ans secured by bonds or mortgages on which not more than one year's interest is due, constituting a first lien on real estate, viz.:—

Mortgage on land and building in Toronto	$ 12,000 00	
do and houses on St. Catharine street, Montreal	20,000 00	
do and buildings at Sault au Recollet	10,000 00	
do do in St. Sacrament and Hospital streets, Montreal	35,000 00	
		77,000 00
erest accrued and unpaid on said loans		584 03

nadian stocks and bonds, viz.:—

	Par value.	Market value.
City of Montreal 6 per cent. bonds	$ 65,000 00	$ 66,215 00
Montreal Harbor 6½ per cent. bonds	55,000 00	56,650 00
do 5 do do	50,000 00	51,500 00
Deposited with Receiver-General in trust for security of policy-holders	$ 170,000 00	$ 174,365 00

her investments in control entirely of the Company:—

City of Montreal 6 per cent. bonds	7,000 00	7,035 00
do 5 do registered stock	32,000 00	33,280 00
Montreal Harbor 6½ per cent. bonds	50,000 00	52,900 00
do 6 do	31.000 00	33,650 00
do 5 do	14,000 00	14,455 00
Province of Ontario Railway Subsidy Fund certificates	78,845 52	78,845 52
do do do	60,837 93	60,837 93
do do do	40,771 16	40,771 16
Total par and market value	$ 484,454 61	$ 496,139 61

rried out at market value	496,139 61
an to London and Canadian Loan and Agency Company on security of bonds	146,000 00
sh on hand at head office in Canada	889 74

NORTH BRITISH AND MERCANTILE—*Continued.*

Cash in Bank, viz.:—		
Bank of Montreal—No. 1	$ 18,694 10	
do No. 2	51,542 32	
Total		$ 70,236
Interest accrued and unpaid on stocks and bonds		9,865
Agents' balances		37,427
Office furniture and supplies in Montreal, Toronto and St. John, N.B.		2,500
Total assets in Canada		$ 913,882

LIABILITIES IN CANADA.

Net amount of fire losses in Canada, claimed but not adjusted	$ 15,935 30	
do do resisted—in suit (accrued in previous years)	5,000 00	
do do resisted—not in suit	3,183 97	
Total net amount of unsettled claims for fire losses in Canada		$ 24,119
Reserve of unearned premiums for all outstanding fire risks in Canada.		175,118
Re-insurance fund, under the Life Insurance Branch		275,000
Total liabilities in Canada		$ 474,238

INCOME IN CANADA.

Cash received for fire premiums	$ 498,717 25	
Deduct re-insurance	175,546 65	
Net cash received for fire premiums		$ 323,170
Received for interest on mortgages in Canada		4,175
do on stocks and bonds and other sources		32,530
Rents		4,350
Total cash income in Canada		$ 364,226

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at $9,478.39)	$ 9,478 39	
Paid for fire losses occuring during the year	$ 230,189 86	
Less re-insurance	49,133 21	
	181,056 65	
Total net amount paid during the year for fire losses in Canada		$ 190,535
Commission or brokerage		37,661
Salaries, fees and all other charges of officials in Canada		21,879
Taxes in Canada		1,300
All other expenditure in Canada, viz.:—Advertising, printing and stationery, $2,426.47; gas and water rates, $259.77; Underwriters' Association, $849.26; travelling expenses, $739.60; office furniture, $47.40; Auditors' fees and legal expenses, $309.45; rents, $3,754.87; other miscellaneous expenses, $3,730.46; postages and telegrams, $903.47; plans, $589.65; freight and duty, $235.03		13,845
Total cash expenditure		$ 265,222

NORTH BRITISH AND MERCANTILE—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
s policies in force at date of last statement...	19,043	$ 47,048,976	$ 437,647 94
en during the year—new	7,221	23,898,932	295,809 50
do do renewed	7,757	16,877,465	202,907 75
Total	34,021	$ 87,825,373	$ 936,365 19
act terminated	12,775	38,884,016	438,791 33
s in force at end of year	21,246	$ 48,941,357	$ 497,573 86
act re-insured	....	9,237,116	164,236 19
Net in force 30th November, 1884.....	21,246	$ 39,704,241	$ 333,337 67

al number of policies in force at date.....21,246
al net amount in force.....$39,704,241 00
al premiums thereon 333,337 67

Subscribed and sworn to, 11th March, 1885, by

THOS. DAVIDSON.

ceived 13th March, 1885.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

(*Abstracted from Directors' Report, Edinburgh, 31st March,* 1885.)

FIRE BUSINESS.

		£	s.	d.
1883 the net premiums received amounted to.....		1,107,745	9	9
During 1884 the premiums received amounted to.....	£1,428,830 5 7			
Deduct re-insurances.....	314,761 12 7			
premiums.....		1,114,068	13	0
Exhibiting an increase of ..... £		6,323	3	3

The net losses by fire have amounted to the sum of £704,357 0s. 2d., which udes a full estimate of all claims that had arisen prior to 31st December, 1884.

After setting aside, as usual, one-third of the net premiums for the year, to pro- e for liabilities on current policies, the balance at the credit of profit and loss ount for 1884 amounts to £205,939 5s. 2d. This includes the unappropriated nce, brought forward from 1883, of £52,986 15s. 3d.

LIFE BUSINESS.

During the year 1884 there were issued 937 policies, assuring £952,281, the new miums on which amount to £34,462 6s. 8d. In 1883 the number of policies was , the sums assured were £814,819, and the new premiums were £29,572 1s. 5d. re was thus an increase in the gross business of 1884 of 43 policies; of £137,462 he sums assured; and of £4,890 5s. 3d. in the premiums payable on new policies.

The net amount insured in 1884, after deducting sums re-insured, was £749,562. new premiums, after deducting those paid to the re-insuring offices, were ,371 3s. 4d. The net amount insured in 1883 was £723,418, and the new net miums were £26,145 1s. 8d. There was thus an increase in the net business of 4 of £26,144 in the sums assured, and of £1,226 1s. 8d. in the new net premiums.

NORTH BRITISH AND MERCANTILE—*Continued.*

The income of the Life Branch, from premiums and interest, amounted, in th year 1884, to £495,407 16s. 10d.

During the year 313 deaths, by which 395 policies emerged, were proved, ar 17 endowments matured. The sums which thus became payable amount, with bon additions, to the sum of £304,107 18s. 2d., after deducting re-assurance.

It will be seen from the balance sheet annexed that the Life Assurance Fur now amounts to £3,458,595 18s. 9d., showing an increase during the year £117,677 7s. 7d. The whole of the fund is separately invested, and, by Act of Parli ment, is set aside to meet the claims under this department of the Company's busines

The quinquennial investigation into the Life business of the Company will tak place at the end of this year.

ANNUITY BUSINESS.

In the Annuity branch 133 bonds were issued, securing the sum of £7,653 14s. 4 yearly of immediate annuities, £155 5s. 2d. yearly of deferred annuities, an £345 yearly of survivorship annuities, for which the Company received the sum £70,166 17s. 3d. by single payment, and £337 16s. 8d. by annual premium.

During the year 39 annuities have fallen in, relieving the Company of the sur of £3,240 9s. 10d. yearly.

REVENUE ACCOUNTS—FIRE AND GENERAL ACCOUNT.

		£ s. d.
I. Fire Insurance fund at 31st Dec., 1883		1,737,129 5 2
Reserve	£1,144,576 19 11	
Premium reserve	369,248 9 11	
Profit and loss	223,303 15 4	
	£1,737,129 5 2	
II. Revenue of 1884		1,201,068 11 11
Premiums, less re-assurances	£1,114,068 13 0	
Interest and dividends	86,898 11 5	
Transfer fees	101 7 6	
	£1,201,068 11 11	
		£2,938,197 17 1

			£ s. d.
I. Dividend and bonus paid out of balance at 31st Dec., 1883—			
Dividend and bonus on paid-up shares, due April and October, 1884			142,335 0 0
October dividend on new shares, on which the calls made have been paid by instalments since 1st July, 1883			2,553 0 0
			144,888 0 0
II. Charges against revenue of 1884			1,046,014 7 7
Fire losses, less re-assurances		£ 704,357 0 2	
Commission	£177,012 6 9		
Expenses of management	159,544 2 10		
Superannuation fund	1,000 0 0		
Income tax	3,036 16 6		
Balances irrecoverable	1,064 1 4		
		341,657 7 5	
		£1,046,014 7 7	
III. Balance of Fire fund at 31st Dec., 1884			1,747,295 9 6
Reserve		£1,170,000 0 0	
Premium reserve		371,356 4 4	
Profit and loss		205,939 5 2	
		£1,747,295 9 6	
			£2,938,197 17 1

NORTH BRITISH AND MERCANTILE—*Continued.*

LIFE ASSURANCE ACCOUNT.

	£	s.	d.
Amount of Life Assurance fund at the beginning of the year	3,340,918	11	2
Premiums, after deduction of re-assurance premiums	344,708	8	5
Interest	150,699	8	5
Recording fees	122	15	0
	£3,836,449	3	0
Claims under Life policies after deduction of sums re-assured	304,107	18	2
Surrenders	29,756	7	6
Commission	14,759	3	4
Expenses of management	29,229	15	3
Amount of Life Assurance fund at the end of the year	3,458,595	18	9
	£3,836,449	3	0

ANNUITY ACCOUNT.

Amount of Annuity fund at the beginning of the year	500,275	17	11
Consideration for annuities granted	70,166	17	3
Premiums	1,124	4	10
Interest	20,739	14	9
	£ 592,306	14	9
Annuities paid	53,670	1	0
Commission	319	7	7
Expenses of management	1,162	19	10
Surrenders	1,087	17	10
Amount of Annuity fund at the end of the year	536,066	8	6
	£ 592,306	14	9

NORTH BRITISH AND MERCANTILE—*continued.*

Balance Sheet, at 31st December, 1884.

LIABILITIES.

		£	s.	d.	£	s.	d.
Capital:—							
Subscribed, 100,000 shares of £25 each....		2,500,000	0	0			
Called up, £6 5s. per share					625,000	0	0
FIRE DEPARTMENT.							
Fire Insurance Fund:—							
Reserve fund	£1,170,000 0 0						
Premium reserve	371,356 4 4						
Profit and loss account.	205,939 5 2						
		1,747,295	9	6			
Unclaimed dividends		2,591	10	4			
Outstanding losses		129,903	15	1			
Bills payable		9,012	14	7			
Re-assurance premiums		83,824	16	11			
Superannuation fund		24,815	18	2			
Sundry outstanding balances		6,657	15	1			
					2,004,101	19	8
					£2,629,101	19	8

ASSETS.

	£	s.	d.
British Government securities	457,500	0	0
Foreign Government and State securities	466,878	19	7
Foreign municipal securities	9,996	0	0
Foreign railway securities—			
First mortgage coupon bonds £131,320 0 1			
Railway preference shares 5,184 4 7			
	136,504	4	8
Colonial Government securities	284,932	19	3
Colonial municipal securities	24,380	16	5
Colonial Land Companies' debentures and stock	39,145	12	6
Mortgages on property within the United Kingdom	167,000	16	7
East India railway stock and deferred annuities	110,054	18	11
East India railway debentures	20,406	5	0
Premises in Edinburgh, London, and branches, partly occupied as offices of the Company, and partly producing rental	327,293	17	4
Bills receivable	20,348	1	4
Outstanding premiums	20,971	13	2
do interest	223	11	11
Agents' balances	281,803	4	11
Cash in hands of foreign bankers	98,389	9	3
Short loans in London on security	114,035	0	0
Due by Life Department	2,005	8	3
Cash in hand and in bank	47,231	0	7
	£2,629,101	19	8

NORTH BRITISH AND MERCANTILE—*Concluded.*

LIFE DEPARTMENT.

		£	s.	d.				
1. *Life Assurance Branch* :—								
Assurance fund		3,458,595	18	9				
Claims admitted but not paid		67,380	2	11				
Commission, &c., due		1,185	8	8				
Re-assurance premiums due, but unpaid		8,622	0	3				
Unclaimed policy values		5,411	6	2				
Loan suspense account to meet contingencies		4,575	19	3				
Due to Annuity branch		1,381	4	5				
Due to Fire Department		2,005	8	3				
		3,549,157	8	8				
2. *Annuity Branch* :—								
Annuity fund	£536,066 8 6							
Annuities due, but unpaid, &c.	984 3 11							
		537,050	12	5				
					4,086,208	1	1	
					£6,715,310	0	9	

LIFE DEPARTMENT.

	£	s.	d.				
1. *Life Assurance Branch* :—							
Mortgages on property within the United Kingdom	2,047,321	15	7				
Mortgages on property out of the United Kingdom	31,521	19	4				
Loans secured upon public rates	10,757	2	9				
Loans on security of rent charges	327,520	14	10				
Loans on the Company's policies within the surrender values	149,744	18	8				
British Government securities	4,184	14	9				
Colonial Government securities	374,849	4	6				
Colonial municipal securities	60,198	9	0				
Indian Goverment securities	96,070	7	4				
British railway preference stock	20,032	7	9				
East India railway guaranteed stock	19,999	14	6				
House property	5,937	11	6				
Loans upon personal security	134,172	3	8				
Reversions purchased	105,545	14	6				
Life interests	8,744	5	10				
Half credit premiums secured upon policies	18,992	17	8				
Outstanding premiums	22,571	11	6				
do interest	7,547	19	6				
Agents' balances	63,087	1	0				
Cash in hand and in bank	40,356	14	6				
	3,549,157	8	8				
2. *Annuity Branch* :—	£	s.	d.				
Mortgages on property within the United Kingdom	301,044	16	8				
Loans secured upon public rates	138,504	14	3				
Ground rents	10,104	18	0				
Reversions	82,906	9	4				
Life interests	2,949	1	6				
Due by Life Assurance branch	1,381	4	5				
Outstanding interest	47	15	4				
Outstanding premiums	111	12	11				
				537,050	12	5	
							4,086,208 1 1
							£6,715,310 0 9

THE NORTHERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Chairman—ALEXANDER DAVIDSON. | *General Manager*—JAS. VALENTINE.

Principal Offices—London and Aberdeen.

Head Office in Canada—Montreal. | *Agents in Canada*—TAYLOR BROS.

(Organized or Incorporated, 1836. Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£3,000,000	$14,600,000 00
Amount paid up in cash	300,000	1,460,000 00

ASSETS IN CANADA.

Stocks and bonds held by the Company, viz.:—

	Par value.	Market value.
Canada 4 per cent. stock	$ 85,833 33	$ 90,125 07
do 5 do bonds	12,166 67	12,774 99
do 4 do stock	2,000 20	2,100 21
Total par and market value	$100,000 20	$105,000 27

In deposit with Receiver-General, in trust	$ 105,000 27
Cash in hand at head offices	10,891 37
Cash in Bank of Montreal	3,294 79
Interest accrued and unpaid on stocks	1,106 66
Agents' balances	3,783 41
Insurance maps	2,877 53
Total assets in Canada	$ 126,954 03

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted	$ 9,123 65	
do do resisted—not in suit	3,044 50	
Net amount of unsettled claims for losses in Canada		$ 12,168 15
Reserve of unearned premiums for all outstanding fire risks in Canada		111,408 14
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses in Canada		30 00
Commission		1,421 43
Total liabilities in Canada		$ 125,027 72

THE NORTHERN—*Continued.*

INCOME IN CANADA.

Gross cash received for fire premiums	$ 205,800 97	
Deduct re-insurance, rebate, abatement and return premiums	12,046 47	
Net cash received for fire premiums		$ 193,754 50
Interest and dividends on stock and all other sources		4,995 74
Total cash income in Canada		$ 198,750 24

EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at $11,169.84)	$ 11,581 01	
Deduct savings and salvage, and amount received for re-insurance	993 86	
Net amount paid for said losses	$ 10,587 15	
Paid for fire losses occurring during the year	$ 160,762 23	
Deduct re-insurances	5,109 16	
Net amount paid for said losses	155,653 07	
Total net amount paid during the year for fire losses in Canada		$ 166,240 2[illegible]
Paid for commission, brokerage, salaries, fees and all other charges of officials in Canada, and taxes		39,826 9[illegible]
Total expenditure in Canada		$ 206,067 1[illegible]

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	9,709	$ 16,143,137	$ 198,811 86
Taken during the year—new	7,314	14,778,944	180,284 58
do do *renewed	850	2,091,340	25,465 13
Total	17,873	$ 33,013,421	$ 404,561 57
Deduct terminated	7,930	14,534,216	181,434 63
Gross in force at end of year	9,943	$ 18,479,205	$ 223,126 94
Deduct re-insured	.....	311,253	4,345 62
Net in force 31st December, 1884	9,943	$ 18,167,952	$ 218,781 32

Total number of policies in force in Canada	9,943	
Total net amount in force		$ 18,167,952 0[illegible]
Total premiums thereon		218,781 3[illegible]

* No renewals were issued in Quebec, Ontario and Manitoba Provinces; new policies were substituted.

Subscribed and sworn to, 25th February, 1885, by

JAMES W. TAYLOR.

(Received 26th February, 1885.)

THE NORTHERN—*Continued.*

General Business Statement for the Year ending 31st December, 1883.

(*Abstracted from Directors' Report, Aberdeen, 13th June,* 1884.)

FIRE DEPARTMENT.

The premiums received last year amounted to £520,206 18s. 8d., which, com pared with £460,126 6s. in the previous year, show the substantial increase of £60,080 12s, 8d. A noteworthy feature of this increase is that it is spread in satisfactory proportions over all the main sections of the company's business.

The losses, though not so heavy as in 1882, were again above the average, and amounted to £330,186 17s. 3d., or 63·47 per cent. of the premiums. The general average of the company's experience from the beginning is now 59·39 per cent.

The expenses of management (including commission to agents and charges of every kind) came to £160,877 8s. 10d., or 30·93 per cent. of the premiums. This is an increase of 1·21 per cent, compared with the previous year, and is principally due to the introduction of certain important changes, from which beneficial results are ultimately expected, in the management of the business in the United States.

The result is that, after reserving the usual 33 per cent. of the premiums to cover liabilities under current policies, a profit was earned of £9,115 15s., which sum has been transferred to the credit of the general account of profit and loss. (*See* annexed fire account).

THE NORTHERN—*Continued.*

FIRE ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Amount of Fire fund at the beginning of the year		550,000 0 0	Losses by fire paid and outstanding (after deduction of Re-insurances)	330,186 17 3	
Proportion of premiums set aside to meet liability under current policies at 31st December, 1882	153,375 8 8		Commission	70,800 17 4	
Premiums received (after deduction of re-insurances)	520,206 18 8		Expenses of management	90,076 11 6	
			Proportion of premiums set aside to meet liability under current policies, being one-third of the revenue for 1883	173,402 6 3	
			Balance of Revenue transferred to Profit and Loss Account	9,115 15 0	
			Amount of Fire Fund at the end of the year, as per balance sheet		550,000 0 0
	£673,582 7 4	£550,000 0 0		£673,582 7 4	£550,000 0 0

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.
Brought forward from last year	75,514 5 1	Dividend declared 8th June, 1883	30,000 0 0
Profit on Fire account of 1883	9,115 15 0	Dividend declared 15th November, 1883	30,000 0 0
Balance of Interest account, after charging same with the amounts due to the Life Assurance and Annuity Funds respectively	54,299 18 11	Income tax	3,039 0 0
		Allowances to retired officers of the Company	1,392 10 0
		Company's moiety of assurance premiums of staff	646 15 9
Profit on investments realised	14,615 6 5	Agents' balances irrecoverable	241 4 2
Profit on exchange	218 19 8	Balance at credit of this account, as per balance sheet	88,469 15 2
Transfer dues	25 0 0		
	£153,789 5 1		£153,789 5 1

BALANCE SHEET, ON THE 31ST DECEMBER, 1883.

LIABILITIES.

		£	s.	d.
Shareholders' capital paid up		300,000	0	0
Fire fund		550,000	0	0
Proportion of premiums set aside to meet liability under current policies		173,402	6	3
Life Assurance fund—Non-participation branch		265,654	8	0
do do Participation branch		1,446,090	9	2
Annuity fund		66,554	9	7
Balance at the credit of Profit and Loss account		88,469	15	2
		£2,890,171	8	2
Outstanding life claims	£25,737 2 10			
do fire losses	66,453 6 5			
do charges	6,351 16 8			
Bills payable, being drafts by distant agencies not arrived at maturity	3,484 12 3			
Due to other companies and agents	20,100 6 7			
Shareholders' dividends unclaimed	3,394 4 7			
		125,521	9	4
		£3,015,692	17	6

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	218,660	11	6
do out of the United Kingdom	126,070	6	8
(Viz., in Australia, under direction of the Local Board at Melbourne.)			
Loans on parochial and other public rates	332,267	6	10
do life interests	84,277	19	3
do reversions	36,671	16	6
do British Government securities	1,000	0	0
do Indian and Colonial Government securities	55,000	0	0
do debentures, preference stocks and shares of railway and other companies	43,462	10	0
do the Company's policies	81,222	18	11
do personal security	38,738	2	8
INVESTMENTS—			
In British Government securities	103,339	8	4
Indian and Colonial Government securities	459,701	9	3
Foreign Government securities	338,518	15	1
Railway and other debentures and debenture stocks	212,652	9	0
Railway and other preference and guaranteed stocks	221,011	15	6
Gas and water companies' stocks	36,840	17	3
Rent charges	82,839	9	5
House property	121,675	0	8
Freehold ground rents	52,569	17	2
Life interests	2,235	5	1
Reversions	69,121	6	3
Bills receivable, being remittances not arrived at maturity	17,752	6	2
Due from other companies and agents	141,792	10	9
Outstanding premiums	13,105	8	3
Outstanding interest and dividends	2,894	16	4
Interest accrued but not payable	31,658	7	6
Cash in the hands of bankers (on deposit)	30,000	0	0
do do (on current account)	60,225	16	2
Stamps on hand	265	15	1
Cash in hand	120	11	11
	£3,015,692	17	6

THE NORWICH UNION FIRE INSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—HENRY S. PATTESON. | *Secretary*—CHAS. EDWARD BIGNOLD.

Principal Office—Norwich, England.

(Organized or Incorporated, 1797. Commenced business, 1797.)

Agent in Canada—ALEXANDER DIXON. | *Head Office in Canada*—37 Adelaide Street East, Toronto.

(Commenced business in Canada, 1st April, 1880.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.	£1,100,000	$5,353,333 33
Amount of capital paid up in cash	132,000	642,400 00

ASSETS IN CANADA.

Stocks in deposit with Receiver-General, viz.:—

	Par value.	Market value.
Canada 4 per cent.	$ 100,000	$ 109,000

Carried out at market value		$ 109,000 00
Cash on hand at head office in Canada		451 90
Cash in banks, viz.:—		
Bank of Montreal, Toronto, special account	$ 30,080 28	
do do current account	9,609 09	
Total		39,689 37
Agents' balances		5,962 17
Accrued interest on deposits in Bank of Montreal		160 20
Total assets in Canada		$ 155,263 64

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted	$ 1,879 29	
do do resisted—in suit	2,500 00	
Total net amount of unsettled claims for losses in Canada		$ 4,397 29
Reserve of unearned premiums for all outstanding risks in Canada		49,980 52
Total liabilities in Canada		$ 54,377 81

INCOME IN CANADA.

Gross cash received for fire premiums	$ 106,342 51	
Deduct re-insurance, rebate, abatement and return premiums	13,891 66	
Net cash received for premiums		$ 92,450 85
*Received for interest on stocks, &c		4,000 00
Interest on bank deposits		1,859 79
Total income in Canada		$ 98,310 64

*Paid direct to Home Office.

NORWICH UNION—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at $895.76)		$ 953 08	
Amount paid for losses occuring during the year	$ 48,874 65		
Less amount received for re-insurance	1,764 46		
Net amount paid during the year for said losses		47,110 19	
Total net amount paid during the year for fire losses			$ 48,063 27
Commission or brokerage and bonus on profits in Canada			19,027 24
Salaries, fees and all other charges of officials in Canada			973 34
Taxes in Canada			1,711 37
Advertising, postages, telegrams, stationery and office supplies			1,283 26
Total cash expenditure in Canada			$ 71,058 48

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement		$ 10,364,849	$ 114,893 62
Policies taken during the year, new and renewed	5,103	9,962,164	106,342 51
Total		$ 20,327,013	$221,236 13
Deduct terminated		10,657,000	117,963 54
Gross in force at end of year		$ 9,670,013	$ 103,272 59
Deduct re-insured		604,375	7,911 72
Net in force 31st December, 1884		$ 9,065,638	$ 95,360 87

Total number of policies in force in Canada at date	No return.
Total net amount in force	$9,065,638 00
Total premiums thereon	95,360 87

Subscribed and sworn to, 2nd March, 1885, by

ALEXANDER DIXON,
Chief Agent.

(Received 4th March, 1885.)

General Business Statement for the Year ending 31st December, 1883.

ASSETS.

Real estate	$ 177,000 00
Loans on bonds and mortgages (first liens)	115,000 00
Interest due and accrued on said loans	2,060 82
Amount of stocks and bonds owned by the Company—par value, $1,600,500; market value	2,096,895 64
Interest due and accrued on stocks	19,400 27
Cash on hand and in banks	767,894 22
Net premiums in course of collection	492,637 84
Gross assets	$3,670,888 79
Deduct on account of bad or doubtful debts and securities, from net premiums in course of collection	14,881 55
Total assets	$3,656,007 24

NORWICH UNION—*Concluded.*

LIABILITIES.

Net amount of unpaid losses	$ 309,748 47
Total unearned premiums	945,991 81
Cash dividends to stockholders remaining unpaid	2,035 50
Sundry	18,941 66
Total liabilities	$1,276,717 44
Capital paid up in cash	$ 660,000 00
Surplus beyond capital and all liabilities	$1,719,289 80

INCOME.

Net cash received for premiums	$2,712,977 12
Received for interest and dividends	102,604 14
Rents	6,400 00
Total income	$2,821,981 26

EXPENDITURE.

Net amount paid during the year for losses	$1,878,079 27
Cash dividends paid stockholders	219,510 00
Commission or brokerage	533,452 08
Salaries, fees and all other charges of officials	136,728 56
Taxes	31,027 73
General expenses	122,508 42
Total expenditure	$2,921,306 06

RISKS AND PREMIUMS.

Risks written during the year	$1,127,067,015 00
Premiums thereon	3,141,285 25
Net amount in force at date	1,051,582,460 00
Premiums thereon	1,832,933 72

Subscribed and sworn to, 9th June, 1884, by

HENRY S. PATTESON,
President.

C. E. BIGNOLD,
Secretary.

(Received, 4th March, 1885.)

THE PHENIX INSURANCE COMPANY OF BROOKLYN, N.Y., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—STEPHEN CROWELL. | *Secretary*—PHILANDER SHAW.

Principal Office—16 Court Street, Brooklyn, N.Y.

(Incorporated 10th September, 1853. Charter renewed 9th September, 1883, for thirty years.)

Agent in Canada—ROBERT HAMPSON. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, 1st May, 1874.)

CAPITAL.

Amount authorized, subscribed for, and paid up in cash	$1,000,000 00

ASSETS IN CANADA.

United States bonds in deposit with Receiver-General, viz.:—

	Par value.	Market value.
United States bonds, 4 per cent. registered	$ 100,000 00	$ 123,000 00

Carried out at market value		$ 123,000 00
Agents' balances		4,872 53
Total assets in Canada		$ 127 872 53

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted:—		
Fire	$ 1,025 00	
Inland Marine	800 00	
Total amount of unsettled claims for losses in Canada		$ 1,825 00
Reserve of unearned premiums for all outstanding risks in Canada, viz.:—		
Fire	$ 25,508 53	
Total reserve of unearned premiums in Canada		25,508 53
Total liabilities in Canada		$ 27,333 53

INCOME IN CANADA.

Fire Risks in Canada.

Gross cash received for premiums	$ 59,959 64	
Deduct re-insurance, rebate, abatement and return premiums	17,472 62	
Net cash received for fire premiums		$ 42,487 02

Inland Marine Risks in Canada.

Gross cash received for premiums	$ 10,648 13	
Deduct re-insurance, &c.	6,851 57	
Net cash received for said premiums		3,796 56

Ocean Risks in Canada.

Gross cash received for premiums	$ 29,142 80	
Deduct re-insurance, &c.	1,363 47	
Net cash received for said premiums		27,779 33
Total net cash received for premiums		74,062 91
Total cash income in Canada		$ 74,062 91

PHENIX—*Continued.*

EXPENDITURE IN CANADA.

Fire Risks in Canada.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $628)	$ 228 00	
Amount paid for losses occurring during the year	$ 26,409 35	
Deduct amount received for re-insurance	9,137 00	
Net amount paid for said losses	$ 17,272 35	
Total amount paid during the year for fire losses in Canada	$ 17,500 35	

Inland Marine Risks in Canada.

Amount paid during the year for losses occurring during the year	$ 8,521 01	
Total amount paid during the year for Inland Marine losses in Canada	$ 8,521 01	
Total net amount paid during the year for Fire and Inland Marine losses in Canada		$ 26,021 36
Total net amount paid during the year for Marine (Ocean) losses in Canada		23,373 53
Commission or brokerage		13,601 89
Salaries, fees and all other charges of officials in Canada		1,000 00
Taxes in Canada		523 31
General expenses—Postage, rent, telegrams, &c		2,785 27
Total cash expenditure in Canada		$ 67,305 36

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 3,850,701	$ 42,052 81
Taken during the year—new and renewed	6,878,536	59,959 64
Total	$ 10,729,237	$ 102,012 45
Deduct terminated	5,466,649	43,092 17
Gross in force at end of year	$ 5,262,588	$ 58,920 28
Deduct re-insured	800,360	8,862 66
Total net in force, 31st December, 1884	$ 4,462,228	$ 50,057 62
Inland Marine Risks in Canada.		
Policies taken during the year	$ 1,583,330	$ 10,648 13
Deduct terminated	1,583,330	10,648 13
Ocean Risks in Canada.		
Policies taken during the year	$ 2,653,830	$ 29,142 80
Deduct terminated	2,653,830	29,142 80

Total number of policies in force in Canada at date	No return.
Total net amount in force	$4,462,228 00
Total premiums thereon	50,057 62

Subscribed and sworn to, 7th March, 1885, by

ROBERT HAMPSON.

(Received, 9th March, 1885.)

PHENIX—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

(As returned to the Department of Insurance, State of New York.)

ASSETS.

Real estate	$ 329,550 00
Loans on bond and mortgage	328,150 00
Interest due and accrued on said bond and mortgage loans	5,856 93
Stocks and bonds—par value, $2,111,832.33; market value	2,428,854 23
Interest due and accrued thereon	13,237 51
Cash on hand and in banks	546,439 22
Loans on collateral security of stocks, &c, of par value, $251,750.00; market value, $204,014.50	149,600 00
Interest due and accrued thereon	5,200 60
Gross premiums in course of collection	514,867 13
Bills receivable	17,302 01
Other assets—Rents due and accrued	3,372 62
Total assets	$4,342,430 25

LIABILITIES.

Net amount of unpaid losses	$ 287,827 87
Unearned premiums	2,390,985 97
Due and accrued for rent, &c	3,000 00
All other claims	19,625 23
Total liabilities, except capital stock	$2,701,439 07
Capital stock paid up in cash	$1,000,000 00
Surplus beyond liabilities and capital stock	640,991 18

INCOME.

Net cash received for premiums	$4,300,410 22
Interest and dividends	138,476 33
Other income	13,533 15
Total cash income	$4,452,419 70

EXPENDITURE.

Net amount paid for losses	$2,339,775 37
Dividends	100,000 00
Commission or brokerage	792,794 98
Salaries, fees, &c	255,026 17
Taxes	58,148 80
Miscellaneous	352,335 78
Total cash expenditure	$3,898,081 10

PHENIX—*Concluded.*

RISKS AND PREMIUMS.

Fire risks—written during the year—amount	$378,692,883 00
Premiums thereon	4,039,272 59
Net in force, 31st December, 1884—amount	356,094,754 00
Premiums thereon	4,293,915 19
Marine and Inland risks—written during the year	154,824,484 00
Premiums thereon	1,093,216 42
Net amount in force, 31st December, 1884	13,728,967 00
Premiums thereon	102,420 69

STEPHEN CROWELL,
President.

PHILANDER SHAW,
Secretary.

NEW YORK, 16th January, 1885.

PHŒNIX FIRE ASSURANCE COMPANY OF LONDON.

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1884.

Hon. Director—JOHN J. BROOMFIELD. | *Secretaries*— { WILLIAM C. MACDONALD. FRANCIS B. MACDONALD.

Principal Office—19 Lombard Street, London. Organized, A.D., 1782.

Agents in Canada—GILLESPIE, MOFFATT, & Co. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, A.D. 1804.)

CAPITAL.

This Company has no nominal capital, the liability of the shareholders being unlimited, but keeps on hand, for the payment of fire losses only, a customary balance exceeding £600,000 sterling.

ASSETS IN CANADA.

Stocks and Bonds in deposit with Receiver-General, viz.:—

	Par Value.	Market Value.
Canadian Pacific Railway bonds	$ 57,500 00	$ 56,350 00
Canada 5 per cent. stock	50,126 00	59,627 26
Canada 3½ per cent. stock	36,500 00	33,215 00
Total par and market value	$ 144,126 00	$ 140,192 26

Carried out at market value	$ 140,192 26
Cash on hand at head office	15,528 56
Interest accrued and unpaid on stocks, &c	1,242 93
Bills receivable held by the Company	3,112 79
Total assets in Canada	$ 160,076 54

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted	$ 1,817 09	
Net amount of losses resisted, in suit	700 00	
do do not in suit	9,286 00	
Total net amount of unsettled claims for fire losses in Canada		$ 11,803 09
Reserve of unearned premiums for all outstanding fire risks in Canada.		145,475 58
Total liabilities in Canada		$ 157,278 67

INCOME IN CANADA.

Gross cash received for fire premiums	$ 260,714 81	
Less re-insurance, rebate, abatement and return premiums	35,204 36	
Net cash received for fire premiums		$ 225,510 45
Add interest on the deposit with Receiver-General, paid directly to the Head Office in London		6,020 05
Total cash income in Canada		$ 231,530 50

PHŒNIX—*Concluded.*

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $22,162.29)		$ 27,212 97	
Less amount received for re-insurances		6,050 68	
Net amount paid for said losses		$ 21,162 29	
Paid for fire losses occurring during the year	$ 166,675 15		
Less amount received for re-insurance	11,243 64		
Net amount paid during the year for said losses		155,431 51	
Total net amount paid during the year for fire losses			$ 176,593 80
do do do commission or brokerage			46,321 29
do do do taxes in Canada			1,789 42
Miscellaneous payments:—			
Expenses and fees incurred in the adjustment of losses		$ 2,162 33	
Express charges on supplies, duty and cablegrams		43 41	
Calendars, $283.25; insurance plans, $700.90		984 15	
Subscriptions and assessments to Underwriters' Associations		568 05	
Insurance Department, Ottawa		237 64	
Miscellaneous charges		333 36	
			4,328 94
Total cash expenditure in Canada			$ 229,033 45

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	13,444	$ 25,616,930	$ 298,389 63
Taken during the year—new	4,423	10,616,785	122,822 77
do do —renewed	5,042	11,184,603	135,669 20
Total	22,909	$ 47,418,318	$ 556,881 60
Deduct terminated	9,305	20,991,533	241,402 85
Gross in force at end of year	13,604	$ 26,426,785	$ 315,478 75
Deduct re-insured		1,882,382	24,527 59
Net in force 30th November, 1884	13,604	$ 24,544,403	$ 290,951 16

Total number of policies in force at date	13,604	
Total net amount in force		$24,544,403 00
Total premiums thereon		290,951 16

Subscribed and sworn to, 3rd March, 1885, by

A. T. PATERSON.

(Received 4th March, 1885.)

THE QUEBEC ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—JOHN GREAVES CLAPHAM. | *Secretary*—WM. LUNN FISHER.

Principal Office—Quebec.

(Organized 2nd April, 1818, and Incorporated by Act of L. C., 9 Geo. IV., cap. 58. amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 29, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83.

(Commenced business, 1818.)

CAPITAL.

Amount of stock authorized and subscribed for	$ 225,000 00
Amount paid up in cash	99,010 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Real Estate—A lot of ground in the City of Quebec, situated on the westerly side of St. Peter street, bounded in front by St. Peter street, in the rear by Sault au Matelot street, on one side to the south by La Banque Nationale, and on the other side to the north by the Montreal Telegraph Company, with a cut stone building thereon erected, and known as "The Quebec Fire Office"		$ 32,000 00

Stocks and bonds held by the Company :—

	Par value.	Market value.
Quebec Bank, 443 shares	$ 44,300 00	$ 44,300 00
Banque Nationale, 600 shares	30,000 00	18,000 00
Total par and market value	$ 74,300 00	$ 62,300 00

Carried out at market value		62,300 00
Cash on hand at head office		171 56
Cash in banks, viz. :—		
La Banque Nationale, Quebec current account	$ 19,270 74	
do Special	10,000 00	
Quebec Bank, Montreal	3,463 64	
do Toronto	5,334 89	
Bank of Nova Scotia, St. John, N.B	5,989 13	
*La Banque Nationale—special deposit at credit of Receiver-General	9,200 00	
*Quebec Bank do do	6,000 00	
Total		59,258 40
Interest accrued and unpaid on stocks		1,367 38
Agents' balances		2,978 37
Office furniture, valued at		551 85
Rents accrued at date and not yet received		255 33
Total assets		$ 158,882 89

Of these there are deposited with the Receiver-General :—

Quebec Bank stock	$ 35,000 00
Banque Nationale stock	25,000 00
Cash in Quebec Bank	6,000 00
Cash in La Banque Nationale	9,200 00
Total	$ 75,200 00

QUEBEC—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of unsettled claims for fire losses	$ 6,900 00
Total reserve of unearned premiums for risks in Canada	48,945 92
Dividends declared and due but unpaid	579 75
Sundry	25 00
Total liabilities in Canada, excluding capital stock	$ 56,450 67

(2) *Liabilities in other Countries.*

Total reserve of unearned premiums for risks in other countries	357 60
Total amount of liabilities in all countries, except capital stock	$ 56,808 27
Capital stock paid up in cash	$ 99,010 00
Surplus beyond all liabilities and capital stock paid up	$ 3,064 62

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 71,253 95	$ 793 60	
Deduct re-insurance, rebate, abatement and return premiums	4,534 18	26 15	
Net cash received for said premiums	$ 66,719 77	$ 767 45	
Net cash received for premiums in all countries			$ 67,487 22
Received for interest			4,568 08
Received for rent			1,664 17
Total			$ 73,719 47
Received for calls on capital			160 00
Total cash income			$ 73,879 47

EXPENDITURE.

	In Canada.	In other countries.	
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $3,463.31)	$ 3,463 31	.....	
Amount paid for losses occurring during the year	31,366 09	$ 748 24	
Total	$ 34,829 40	$ 748 24	
Total net amount paid during the year for fire losses			$ 35,577 64
Amount of dividends paid during the year			4,945 50
Commission or brokerage			6,472 45
Salaries, fees, &c			5,879 57
Taxes			1,107 85
Printing and stationery			439 11
General charges and contingencies			1,182 56
Fire Commissioner and Inspector			110 07
Legal expenses			449 68
Repairs to building			483 38
Costs resisting Quebec Tax Act			790 00
Total cash expenditure			$ 57,437 81

QUEBEC—*Concluded.*

CASH ACCOUNT.

1883. *Dr.*

Dec. 31.	Balance in hand and in banks at this date (including $3,848.35 Agents' balances)	$ 39,966 67
1884.		
Dec. 31.	Income as above	73,879 47
	Received from realization of investments	6,000 00
		$ 119,846 14

1884. *Cr.*

Dec. 31.	Expenditure during the year (as above)	$ 57,437 81
	Balance in hand and in banks this date (including $2,978.37 Agents' balances)	62,408 33
		$ 119,846 14

RISKS AND PREMIUMS.

Fire Risks.	In Canada. Amount.	In Canada. Premiums.	In other countries. Amount.	In other countries. Premiums.	Total in all countries. Amount.	Total in all countries. Premiums.
Policies in force at date of statement	$6,752,209	$ 87,625 09	$ 79,500	$ 811 25	$ 6,831,709	$88,436 34
Taken during the year—new	2,428,597	34,845 07	68,750	793 60	2,497,347	35,638 67
do renewed.	3,071,414	36,408 88	.....	.....	3,071,414	36,408 88
Total	$12,252,220	$158,879 04	$148,250	$1,604 85	$12,400,470	$160,483 89
Deduct terminated	5,038,466	58,937 94	93,248	889 65	5,131,714	59,827 59
Gross in force at end of year	$7,213,754	$ 99,941 10	$ 55,002	$ 715 20	$ 7,268,756	$100,656 30
Deduct re-insured	172,161	2,049 25	.....	.....	172,161	2,049 25
Net in force 31st December, 1884.	$7,041,593	$ 97,891 85	$ 55,002	$ 715 20	$ 7,096,595	$98,607 05

Total number of policies in force at date .....No return.
Total net amount in force.....$7,096,595 00
Total premiums thereon..... 98,607 05

Subscribed and sworn to, 28th February, 1885, by

J. GREAVES CLAPHAM,
President.

W. L. FISHER,
Secretary.

(Received, 2nd March, 1885.)

THE QUEEN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—BERNARD HALL. | *Manager*—J. MONCRIEFF WILSON.

Principal Office—Liverpool. Organized 22nd July, 1858.

Chief Agents in Canada—FORBES & MUDGE.

Head Office in Canada—191 St. James Street, Montreal.

(Commenced business in Canada, 5th July, 1859.)

CAPITAL.

Amount of joint stock capital authorized, £2,000,000 stg	$9,733,333 33
Amount subscribed for, £1,798,300 stg	8,751,726 67
Amount paid up in cash, £180,035 stg	876,170 33

ASSETS IN CANADA.

Real estate, viz.:—			
Lot of land in Maple Avenue, Montreal	$ 1,960 00		
do New Brunswick	100 00		
			$ 2,060 00
Stocks and bonds owned by the Company, viz.:—			
*Cape of Good Hope bonds	$ 48,667 00	$ 48,667 00	
*New Zealand bonds	48,667 00	48,667 00	
*Canada Consols, 5 p.c.	51,100 00	51,100 00	
*City of Toronto bonds	16,000 00	16,907 00	
*City of Hamilton	18,040 00	19,362 00	
Total par and market value	$ 182,474 00	$ 184,703 00	
Carried out at market value			184,703 00
Loans on security of life policies			3,653 34
Cash on hand at head office in Canada			1,428 96
Cash in banks, viz.:—			
Bank of Montreal	$ 565 43		
Merchants' Bank of Halifax	5,485 11		
Molson's Bank	3,309 97		
Total			9,360 51
Interest due and unpaid on loans			19 95
Interest accrued and unpaid on loans			103 70
Agents' and other unadjusted balances in Canada			12,272 90
Sundries—Office furniture, plans, stationery, &c. (approximated)			4,150 00
Total assets in Canada			$ 217,752 36

LIABILITIES IN CANADA.

Fire losses in Canada:—		
Losses claimed but not adjusted	$ 1,667 00	
Losses resisted—in suit	6,000 00	
do not in suit	4,000 00	
Total net amount of unsettled claims for fire losses in Canada		$ 11,667 00
Reserve of unearned premiums for all outstanding fire risks in Canada.		135,665 08
Due and accrued for miscellaneous expenses		409 81
Total liabilities of Fire Department in Canada		$ 147,741 89
Add liabilities, Life Department		85,284 53
Total liabilities in Canada		$ 233,026 42

*Deposited with Receiver-General for fire and life.

QUEEN—*Continued.*

INCOME IN CANADA—FIRE DEPARTMENT.

Gross cash received for premiums	$ 251,866 24	
Deduct re-insurances, &c	24,934 74	
Net cash received for fire premiums		$ 226,931 50
Interest on bonds and mortgages		982 94
*Interest and dividends on stocks and all other sources		6,448 33
Total cash income in Canada		$ 234,362 77

EXPENDITURE IN CANADA—FIRE DEPARTMENT.

Fire Risks in Canada.

Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $20,200.33)		$ 15,896 78	
Less received for re-insurance from other companies		2,500 00	
Net amount paid for said losses		$ 13,396 78	
Paid for losses occurring during the year	$ 143,931 17		
Less received for re-insurance	17,276 53		
Net amount paid for said losses		126,654 64	
Total net amount paid during the year for fire losses			$ 140,051 42
Paid or allowed for commission or brokerage			26,208 57
Paid for salaries, fees and other charges of officials			14,550 00
Paid for taxes			2,704 52
Miscellaneous payments, viz.:—Office expenses, $1,397.95; agency expenses, $666.43; legal expenses, $132.14; books and printing, $514.75; stationery, $155.80; postages and telegrams, $1,060.07; exchange, $291.38; advertising, $458.96; inspection, $515.41; contributions, $70.25; rent, $958.88; Underwriters' Association, $401.99; Nova Scotia and New Brunswick agency expenses, $599.76; legislation expenses, $15			7,238 77
Total cash expenditure in Canada			$ 190,753 29

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	12,343	$ 21,783,933	$ 258,027 52
Taken during the year—new	4,927	11,551,916	128,435 79
do do renewed	6,024	9,872,616	121,298 50
Total	23,294	$ 43,208,465	$ 507,761 81
Deduct terminated	10,842	20,066,770	231,068 39
Gross in force at end of year	12,452	$ 23,141,695	$ 276,693 42
Deduct re-insured	.....	1,196,188	15,153 69
Net in force at 31st December, 1884	12,452	$ 21,945,507	$ 261,539 73

* Paid direct to Head Office, England.

Total number of policies in force in Canada at date	12,452	
Total net amount in force		$21,945,507 00
Total premiums thereon		261,539 73

Subscribed and sworn to, 3rd March, 1885, by

A. M. FORBES.

(Received, 4th March, 1885.)

QUEEN—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

(*Abstracted from Directors' Report, Liverpool, England, 7th May,* 1885.)

FIRE BRANCH.

The premiums of the year, less re-insurances, are £565,883, as compared with £589,310, and the losses of the year paid and outstanding are £388,926, or 68·74 per cent., as compared with £409,614, or 69·51 per cent. of the previous year. Although these results do no show any very material improvement on those of the previous year, the directors are pleased to be able to point to certain features in the accounts which they consider encouraging. Business representing in premium income over £32,000, which had proved unprofitable, has been relinquished, but an increased revenue from sources which the directors found it desirable to cultivate reduce the diminution to £23,427, thus showing that the approved business of the Company continues to progress. Contrasting the losses of 1884 with those of 1883, there is a reduction of £20,688, which is over 88 per cent. of the diminution in premiums.

SURPLUS.

The balance at credit of profit and loss account is £60,271 8s. 1d., which the directors recommend be disposed of as follows:—In payment of a dividend of 10 per cent., free of income tax, on and after Friday, the 8th May, which will absorb £18,003 10s., carrying forward £42,267 18s. 1d.; total, £60,271 8s. 1d.

After giving effect to the foregoing, the funds will stand as follows:—

	£	s.	d.
Capital paid up	180,035	0	0
Life fund	487,024	17	9
Annuity fund	16,816	15	9
General reserve	133,298	3	0
Fire fund	170,000	0	0
Balance carried forward	42,267	18	1
Total	£1,029,443	14	7

REVENUE ACCOUNTS.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire fund at the beginning of the year	177,000	0	0	Losses by fire, after deduction of re-assurances	388,926	0	6
Premiums received, after deduction of re-assurances	565,883	7	4	Expenses of management	82,026	3	8
Interest	9,182	14	4	Directors' and auditors' fees for 1883	3,462	9	0
				Commission	85,975	5	10
				Bad debts	305	6	6
				Amount transferred to profit and loss account	21,370	16	2
				Amount of fire fund at the end of the year	170,000	0	0
	£752,066	1	8		£752,066	1	8

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from 1883	42,161	2	8	Dividend for year ending 31st December, 1883	18,003	10	0
Balance	24,157	12	8	Balance	24,157	12	8
Interest	15,687	6	3	Proportion of general expenses in connection with interest and investments	1,028	2	0
Transfer fees	83	15	0	Balance	60,271	8	1
Amount transferred from fire account	21,370	16	2				
	£ 61,299	10	1		£ 61,299	10	1

QUEEN—*Concluded.*

BALANCE SHEET ON THE 31ST DECEMBER, 1884.

LIABILITIES.		£	s.	d.
Shareholders' capital, as per last account		180,035	0	0
General reserve fund		133,298	3	0
Fire fund		170,000	0	0
Life insurance fund		487,024	17	9
Annuity fund		16,816	15	9
Profit and loss account		60,271	8	1
		£1,047,446	4	7
Claims under life policies, admitted but not yet payable		14,462	18	3
Outstanding fire losses		39,463	13	1
Foreign drafts not yet matured		6,804	10	0
Dividends unclaimed		104	14	0
Balance of re-insurance accounts with other offices		8,711	12	8
Other liabilities—				
Legal expenses	£ 334 0 9			
Advertising and stationery	1,490 9 8			
Other expenses	1,188 0 4			
		3,012	10	9
		£1,120,006	3	4

ASSETS.		£	s.	d.
Mortgages on property within the United Kingdom		33,299	3	2
Mortgages on property out of the United Kingdom		152,817	0	0
Loans on the Company's policies.		28,904	9	3
Investments, viz. :—				
Foreign Government and State securities		209,685	3	8
Colonial securities		38,740	4	10
Railway and other debentures and debenture stocks		46,574	17	1
Railway preference stocks and shares		77,050	12	7
Railway, ordinary		91,323	13	7
House property, including the company's offices at Liverpool and elsewhere		233,298	0	1
The bonds and securities of incorporated companies and building societies		38,737	4	0
The bonds of local boards		6,834	17	11
Loans on railway stocks and other shares		2,274	6	8
Loans upon reversions and life interests		16,244	7	7
Loans upon personal security and in connection with life policies.		1,847	2	10
Agents' and branch balances		81,190	8	8
Outstanding premiums		15,144	9	6
Outstanding interest		11,944	13	4
Cash—				
On deposit and current account at bankers	£28,354 5 4			
In hand	26 11 4			
		28,380	16	8
Furniture at chief and branch offices		5,714	11	11
		£1,120,006	3	4

THE ROYAL CANADIAN INSURANCE COMPANY OF MONTREAL, CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—ANDREW ROBERTSON. | *Manager*—GEO. H. MCHENRY.

Secretary and Attorney for Canada—ARTHUR GAGNON.

Principal Office—160 St. James Street, Montreal.

(Organized 23rd May, 1873. Commenced business in Canada, 13th August, 1873.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$2,000,000 00
*Amount paid up in cash	343,255 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate	$ 4,000 00
Loans as above, and for which more than one year's interest is due, and for which judgment has not been obtained—First liens	24,000 00

Stocks and bonds held by the Company, viz.:—

	Par value.	Market value.
†Canadian Pacific Railway bonds	$ 156,000 00	$ 152,880 00
Canada Central Railway bonds, 6's	101,226 61	104,979 18
Total par and market value	$ 257,226 61	$ 257,859 18

Carried out at market value	257,859 18
Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:—	

	Par value.	Market value.	Amount loaned.
235 shares Bank of Toronto	$ 23,500 00	$ 41,125 00	$ 33,240 00
215 do Montreal Gas Co	8,600 00	15,566 00	13,760 00
25 bonds Montreal Warehousing Co., £200 each, less payments on account of mortgages	20,000 00	20,000 00	20,000 00
	$ 52,100 00	$ 76,691 00	$ 72,000 00

Total amount loaned	72,000 00
Cash on hand at head office	25,113 19

* Capital paid up	$ 343,255 00
Paid up on special assessment and capital reduced	811,226 87
Total paid up	$1,154,481 87
Leaving—subscribed capital not paid	845,518 13
Of which there is—called but not paid	145,518 13
Uncalled	700,000 00

† Of this there is deposited with the Receiver-General, par value, $56,000.

ROYAL CANADIAN—*Continued.*

Cash in banks, viz.:—		
Bank of Montreal, current account	$ 14,770 01	
Quebec Bank, special account at interest	30,000 00	
Bank of British North America—San Francisco	4,349 89	
Bank of Montreal—New York	1,953 10	
do special account at interest	120,601 65	
Judicial deposit, Bank of Montreal	812 50	
Total		172,487 15
Agents' balances due from other companies		9,225 45
Bills receivable		37,479 77
Due from other companies for re-insurances, &c		27,729 89
Premiums in course of collection		9,301 67
Sundry debtors		4,103 43
Total assets		$ 643,299 73

LIABILITIES.

Net amount of losses adjusted but not due:—		
Fire	$ 1,527 44	
Ocean	124 42	
	$ 1,651 86	
Net amount of losses claimed but not adjusted:—		
Fire	$ 13,149 88	
Ocean	1,000 00	
	$ 14,149 88	
Net amount of losses reported or supposed but not claimed:—		
Inland Marine	$ 252 21	
Ocean	21,704 66	
	$ 21,956 87	
Net amount of unsettled claims for losses in Canada		$ 37,758 61
Reserve of unearned premiums for all outstanding risks in Canada:—		
Fire	$ 136,469 78	
Ocean	60,805 17	
Total reserve of unearned premiums for risks in Canada		197,274 95
Dividends declared but not yet due		17,236 00
Total liabilities (excluding capital stock)		$ 252,269 56
Capital stock paid up		343,255 00
Surplus beyond all liabilities and paid up capital stock		$ 47,775 17

INCOME.

For Fire Risks.

Gross cash received for premiums	$ 275,680 61
Deduct re-insurance, rebate, abatement and return premiums	31,951 83
Net cash received for fire premiums	$ 243,728 78

ROYAL CANADIAN—*Continued.*

For Inland Marine Risks.

Gross premiums received in cash	$ 36,912 21	
Gross cash received on bills or notes taken for premiums	502 70	
Gross cash received for premiums	$ 37,414 91	
Deduct re-insurance, &c.	18,533 65	
Net cash received for inland marine premiums	$ 18,881 26	

For Ocean Risks.

Gross premiums received in cash	$ 104,995 90	
Gross cash received on bills and notes taken for premiums	37,225 97	
Gross cash received for premiums	$ 142,221 87	
Deduct re-insurance, &c.	14,669 80	
Net cash received for ocean premiums	$ 127,552 07	

Bills and notes taken during the year for ocean premiums and remaining unpaid, $39,479.77.

Total net cash received for premiums in Canada		$ 390,162 11
Received for interest on bonds and mortgages		14,250 80
Received for interest and dividends on stock and all other sources		8,532 13
Other income		479 84
		$ 413,474 88
Received for calls on capital	$ 12,440 00	
Received for assessments	2,810 00	
		15,250 00
Total cash income		$ 428,724 88

EXPENDITURE.

For Fire Risks.

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $18,844.08)	$ 18,844 08	
Less savings and salvage	1,584 44	
Net amount paid for said losses	$ 17,259 64	
Paid for losses occurring during the year	144,229 45	
Total net amount paid during the year for fire losses	$ 161,489 09	

For Inland Marine Risks.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $3,306.41)		$ 8,825 82	
Deduct re-insurance		5,519 41	
Net amount paid during the year for said losses		$ 3,306 41	
Net amount paid for losses occurring during the year	$ 25,240 78		
Deduct re-insurance	14,829 66		
Net amount paid during the year for said losses		10,411 12	
Net amount paid during the year for inland marine losses		$ 13,717 53	

Total net amount paid during the year for fire and inland marine losses	$ 175,206 62
Net amount paid during the year for ocean losses ($5,292.91 of this amount is for losses incurred previous to 1884.)	51,657 05
Commission or brokerage	54,977 61
Salaries, fees and all other charges of officials	13,791 85
Taxes	2,326 75
All other payments and expenditure	21,419 08
Total cash expenditure	$ 319,378 96

ROYAL CANADIAN—*Concluded.*

CASH ACCOUNT.

83.		$ cts.	1884.		$ cts.
. 31.	To Balance in hand and in banks at this date.....	87,880 14	Dec. 31.	By Expenditure during the year, as above.....	319,378 96
84.	Income as above.....	428,724 88		Investments during the year.....	3,752 51
. 31.	Repaid on mortgage account.....	1,200 00		Balance in hand and in banks at this date.....	197,600 34
	Sundry advances repaid..	2,726 79			
	Conscience money refunded.....	200 00			
		$520,731 81			$520,731 81

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums.
ss policies in force at date of last statement.....	$ 23,520,941	$ 241,286 11
en during the year (new and renewed).....	23,369,239	286,799 95
Total.....	$ 46,890,180	$ 528,086 06
uct terminated.....	22,931,218	232,530 29
ss in force at end of year.....	$ 23,958,962	$ 295,555 77
uct re-insured.....	1,882,385	22,616 21
Net in force at 31st December, 1884.....	$ 22,076,577	$ 272,939 56
Inland Marine Risks in Canada.		
en during the year.....	$ 2,946,585	$ 31,377 07
uct terminated.....	2,946,585	31,377 07
Ocean Risks in Canada.		
ss policies in force at date of last statement.....	$ 414,050	$ 32,202 25
en during the year.....	4,305,805	146,546 56
Total.....	$ 4,719,855	$ 178,748 81
uct terminated.....	3,721,383	117,258 64
ss in force at end of year.....	$ 998,472	$ 61,490 17
uct re-insured.....	5,000	685 00
Net in force at 31st December, 1884.....	$ 993,472	$ 60,805 17

al number of policies in force at date.....No return.
al net amount in force.....$23,070,049 00
al premiums thereon..... 333,744 73

Subscribed and sworn to, 27th February, 1885.

ANDREW ROBERTSON,
President.

ARTHUR GAGNON,
Secretary.

ceived, 28th February, 1885.)

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Chairman—R. BROCKLEBANK. | *Manager*—JOHN H. MCLARI

Principal Office—Liverpool, England.

Head Office in Canada—Montreal. | *Chief Agents in Canada*—M. H. GAULT and W. TATL

(Organized 31st May, 1845. Commenced business in Canada about 1848.)

CAPITAL.

Joint stock capital authorized, £2,000,000 sterling	$9,733,333
Capital subscribed for, £1,930,300 sterling	9,394,126
Amount paid up in cash, £289,545 sterling	1,409,119

ASSETS IN CANADA.

Real estate ;—

Four-storey building, situate on corner of Notre Dame Street and Place d'Armes, Montreal, occupied by the Company and tenants as offices	$75,000 00	
Four-storey building, situate on corner of Yonge and Wellington Streets, Toronto, occupied by the Company and tenants as offices	45,000 00	
Total real estate		$ 120,000

Stocks held by the Company :—

	Par Value.	
*Canada 4's	$ 125,000 00	
*Canada 5's	53,533 34	
*Consols	511,000 00	
Total par and market value		689,533
Loans on security of the Company's policies (Life Department) in Canada		23,280
Cash on hand in head office in Canada		3,421
Cash in banks, viz. :—		
Merchant's Bank	$ 405 29	
Molson's Bank	541 45	
Total		946
Agents' balances (since paid)		34,352
Rents accrued		678
Office furniture and fixtures throughout Montreal and Toronto buildings; also furniture at Quebec, Hamilton and other agencies, including supplies, block plans, &c.		7,000
Total assets in Canada		$ 879,213

*Deposited with the Receiver-General on account of Fire and Life.

ROYAL—*Continued.*

LIABILITIES IN CANADA.

Fire Risks in Canada.

amount of losses due and yet unpaid	$22,075 08	
al net amount of unsettled claims for fire losses in Canada		$ 22,075 08
serve of unearned premiums on all outstanding fire risks		478,225 49
Total liabilities under fire branch in Canada		$ 500,300 57
ability under life branch in Canada		294,857 00
Total liabilities in Canada		$ 795,157 57

INCOME IN CANADA (FIRE BRANCH.)

ss cash received for fire premiums	$ 580,463 91	
luct re-insurance, &c	49,156 60	
t cash received for fire premiums		$ 531,307 31
erest		134 79
her income, viz :—		
Conscience money	$ 100 00	
Endorsation fees	538 50	
Rents received	5,947 42	
Received in London, Eng., and Canada, from investments for benefit of Canadian policy-holders :—		
Canada 5's	2,676 66	
Consols	15,330 00	
Canada 4's	5,000 00	
Total		29,592 58
Total cash income in Canada		$ 561,034 68

EXPENDITURE IN CANADA (FIRE BRANCH).

nount paid during the year for fire losses occurring in previous years (estimated in last statement at $37,007.11)		$ 37,264 48	
id for losses occurring during the year		$ 324,704 60	
ss savings and salvage	$ 1,762 14		
ss received for re-insurance	123 10		
		1,885 24	
t amount paid for said losses		322,819 36	
tal net amount paid during the year for fire losses in Canada			$ 360,083 84
id for commission, brokerage, and for salaries, fees, and all other charges in Canada			124,959 25
xes in Canada			2,404 13
Total cash expenditure in Canada			$ 487,447 22

ROYAL—*Continued.*

RISKS AND PREMIUMS.

For Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	58,981	$103,903,926	$925,223 83
Taken during the year—new	17,074	32,420,777	321,330 05
do do renewed	13,386	24,313,471	259,133 86
Total	89,441	$160,638,174	$1,505,687 74
Deduct terminated	27,479	55,676,528	553,113 01
Gross in force at end of year	61,962	$104,961,646	$952,574 73
Deduct re-insured	.....	471,291	3,282 75
Net in force 31st December, 1884	61,962	$104,490,355	$949,291 98

Total number of policies in force in Canada at date.....61,962
Total net amount in force $104,490,355 0
Total premiums thereon 949,291 9

Subscribed and sworn to, 17th March, 1885, by

WM. TATLEY.

(Received, 18th March, 1885.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1883.

(*Abstracted from Directors' Report, Liverpool, Eng., 1st August,* 1884.)

FIRE DEPARTMENT.

The fire premiums for the period, after deduction of re-insurances, amounted t £982,737 3s. 6d., and the net losses to £603,432 1s. 1d. These amounts show a increase for the year of £38,472 1s. 7d. in premium, and a reduction of £13,012 9s in losses. Deducting agents' commission and all management expenses, the ne profit, including interest on fire fund and current balances, amounted t £127,346 14s. 7d., being an improvement on the results of the previous year o £36,346 6s. 2d.

LIFE DEPARTMENT.

During the year new proposals were accepted for £444,709, of which amoun £403,384 has been completed, and the corresponding annual premiums obtained t the closing of the accounts were £14,026 14s. The proposals declined during th period amounted to £68,733. The total income from premiums, after deducting re-assurances, amounted to £252,879 0s. 4d., and the interest received from investments exclusive of that on the annuity funds, was £114,253 1s. The claims during the yea were :—

By death :—Original sums assured	£152,302 8
Bonus additions thereon	19,773 7
By matured policies (including children's endowments) :—	
Original sums assured	9,343 10
Bonus additions thereon	1,260 10
	£182,679 15

In the annuity branch the purchase money received for new annuities, together with the premiums on contingent annuities, amounted to £12,050 0s. 10d., and the interest to £9,402 11s. 8d. Forty-two annuities have expired during the year, the annual payments on which amounted to £1,221 2s.

ROYAL—*Continued.*

After payment of all claims, annuities, bonuses in cash, and expenses of every escription, a balance of £136,860 7s. 9d. has been added to the life funds, making ie total accumulations of the life and annuity branches of the company 3,015,019 13s. 4d.

PROFIT AND LOSS.

he amount at the credit of the profit and loss account, after payment of the dividend and income tax for the year 1882, was				£170,630	15	2
Fire profit for the year	£127,346	14	7			
Interest	63,206	13	3			
				190,553	7	10
				£361,184	3	0
he directors now recommend, in addition to the interim dividend of 10s. per share paid in February last, a payment of 12s. further dividend from the fire branch, and 3s. per share from the balance of undivided life profits, all free of income tax, which will absorb				120,643	15	0
Leaving a balance at the credit of the account of				£240,540	8	0

It has been customary for some years to intimate at the annual meetings of the iareholders what difference existed between the market value of the stocks and iares held by the company and the value appearing in the books and annual balance ieets. On the 31st December last the market value of these stocks and shares was 345,745 in excess of the book value, and since that date the excess value has still irther considerably increased. It has been thought desirable to transfer £200,000 this increased value to a conflagration fund, to be specially held to meet great sses by fires of exceptional magnitude.

FUNDS.

After providing for payment of the dividend, the funds of the Company will and as follows:—

apital paid up				£289,545	0	0
Fire fund	£550,000	0	0			
Conflagration fund	200,000	0	0			
				750,000	0	0
eserve fund				950,000	0	0
alance of profit and loss				240,540	8	0
ife funds				3,015,019	13	4
				£5,245,105	1	4

ROYAL—*Continued.*

REVENUE ACCOUNTS.

LIFE ASSURANCE ACCOUNT.

1883.	£	s.	d.	1883.	£	s.	d.
Amount of life assurance fund at the beginning of the year	2,656,922	0	2	Claims under life policies, including reversionary bonuses, after deduction of sums re-assured	182,679	15	9
Premiums after deduction of re-assurance premiums	252,879	0	4	Surrenders	18,226	13	7
Interest	114,253	1	0	Bonuses in cash and in reduction of premiums	315	14	10
				Commission	11,294	7	6
				Expenses of management	14,240	19	9
				Amount of life assurance fund at the end of the year, as per balance sheet	2,797,296	10	1
	£3,024,054	1	6		£3,024,054	1	6

ANNUITY ACCOUNT.

1883.	£	s.	d.	1883.	£	s.	d.
Amount of annuity fund at the beginning of the year	221,237	5	5	Annuities	24,417	12	8
Consideration for annuities granted	12,050	0	10	Commission	286	16	1
Interest	9,402	11	8	Expenses of management	260	5	11
				Amount of annuity fund at the end of the year, as per balance sheet	217,723	3	3
	£ 242,689	17	11		£ 242,689	17	11

FIRE ACCOUNT.

1883.	£	s.	d.	1883.	£	s	d.
Amount of fire insurance fund at the beginning of the year	550,000	0	0	Losses by fire after deduction of re-assurances	603,432	1	1
Premiums after deduction of re-assurances	982,737	3	6	Commission	141,892	18	3
Interest	27,205	7	0	Expenses of management	137,270	16	7
Transferred from profit and loss account	200,000	0	0	Profit realized, transferred to profit and loss account	127,346	14	7
				Amount or fire insurance fund.....£550,000 0 0			
				Amount of conflagration fund..... 200,000 0 0			
				At the end of the year, as per balance sheet	750,000	0	0
	£1,759,942	10	6		£1,759,942	10	6

PROFIT AND LOSS ACCOUNT.

1883.	£	s.	d.	1883.	£	s.	d.
Balance of last year's account	294,994	3	8	Dividends and bonuses to shareholders	120,643	15	0
Interest	63,206	13	3	Income tax	3,719	13	6
Profit realized on the fire account	127,346	14	7	Amount transferred to conflagration fund	200,000	0	0
Transferred from increased value of investments	200,000	0	0	Balance, as per balance sheet	361,184	3	0
	£685,547	11	6		£685,547	11	6

ROYAL—*Concluded.*

BALANCE SHEET, ON THE 31ST DECEMBER, 1883.

LIABILITIES.

Shareholders' capital				£ 289,545	0	0
Reserve fund				950,000	0	0
Life assurance fund				2,797,296	10	1
Annuity fund				217,723	3	3
Fire fund	£550,000	0	0			
Conflagration fund	200,000	0	0			
				750,000	0	0
Profit and loss (subject to shareholders' dividend)				361,184	3	0
Perpetual insurance account				12,297	3	8
				£5,378,046	0	0
Claims under life policies, admitted but not paid	£45,836	10	0			
Annuities not claimed	326	8	11			
Outstanding fire losses	78,232	15	7			
Unclaimed dividends	1,720	9	3			
Outstanding accounts } since paid.	4,372	8	7			
Bills payable } since paid.	28,396	10	6			
				158,885	2	10
				£5,536,931	2	10

ASSETS.

Mortgages on freehold property within the United Kingdom	£1,450,425	11	0
Loans on the Company's life policies within their surrender value	174,835	19	9
Investments:—			
In British Government securities	193,042	19	6
Colonial do	37,209	13	5
Foreign do	3,587	0	4
United States do	393,356	18	5
British railway debenture stocks	25,300	0	0
do guaranteed and preference stocks	1,428,185	6	6
do ordinary stock	776	0	0
British dock and gas companies' bonds	266,876	9	9
Freehold buildings	442,093	16	11
Leasehold buildings	8,377	5	0
Loans on the Company's life policies, combined with personal security	483	6	8
Loans to various towns and townships in Great Britain on security of the rates	427,092	13	11
Loans on British railway securities, with margins	311,604	2	4
Agents' balances } since received	92,356	15	3
Outstanding premiums } since received	9,216	5	8
Outstanding interest } since received	66,313	7	6
Cash in hand and on current account with bankers	205,797	10	11
	£5,536,931	2	10

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—JOHN M. MCCANDLISH. | *Secretary*—P. PATTISON.

Principal Office—Edinburgh, Scotland.

Agent in Canada—WALTER KAVANAGH. | *Head Office in Canada*—Montreal.

(Organized or incorporated, A.D., 1824. Commenced business in Canada, February, 1882.)

CAPITAL.

Amount of capital authorized	$30,000,000 00
Amount subscribed for	21,757,000 00
Amount paid up in cash	1,412,855 00

ASSETS IN CANADA.

Bonds and debentures in deposit with Receiver-General:—

	Par value.	Market value.
County of Middlesex debentures	$ 50,000 00	$ 57,875 00
City of Toronto bonds	61,185 00	64,798 00
Total par and market value	$ 111,185 00	$ 122,673 00

Carried out at market value	$ 122,673 00
Agents' balances	823 77
Total assets in Canada	$ 123,496 77

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted	$ 2,584 75	
Total net amount of unsettled claims for fire losses in Canada		$ 2,584 75
Reserve of unearned premiums for all outstanding risks in Canada		26,781 52
Total liabilities in Canada		$ 29,366 27

INCOME IN CANADA.

Total cash received for premiums	$ 68,410 44	
Deduct re-insurance, rebate, abatement and return premiums	17,377 15	
Net cash received for premiums		$ 51,033 29
Received for interest and dividends		6,167 20
Total income in Canada		$ 57,200 49

SCOTTISH UNION AND NATIONAL—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in last statement at $4,150)	$ 4,150 00	
Deduct savings and salvage	1,116 00	
Net amount paid for said losses	$ 3,034 00	
Amount paid for losses occurring during the year	$ 16,481 90	
Deduct amount received for re-insurances	1,222 04	
	$ 15,259 86	
Net amount paid during the year for losses		$ 18,293 86
Commission or brokerage		7,590 81
Salaries, fees and all other charges of officials in Canada		1,359 54
Taxes in Canada		555 23
General expenses		1,850 58
Total expenditure in Canada		$ 29,650 02

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Policies in force at date of last statement	2,876	$5,839,288	$49,791 60
Taken during the year—new and renewed	3,326	7,832,540	68,410 44
Total	6,202	$13,671,828	$118,202 04
Deduct terminated	2,898	7,284,393	63,046 84
Gross in force at date, 1884	3,304	$6,387,435	$55,155 20
Deduct re-insured	.....	312,485	2,924 07
Net in force, 31st December, 1884	3,304	$6,074,950	$52,231 13

Total number of policies in force in Canada at date	3,304	
Total net amount in force		$6,074,950 00
Total premiums thereon		52,231 13

Subscribed and sworn to, 11th February, 1885, by

WALTER KAVANAGH,
Chief Agent.

Received, 12th February, 1885.)

GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Assets.

Real estate owned by the Company	$ 782,038 64
Loans on bond and mortgage	9,441,607 04
Interest due and accrued on said loans	69,740 50
Stocks and bonds owned by the Company, par value, $2,688,013.27, market value	2,827,534 24
Interest due and accrued on stocks	3,624 60
Loans on collateral security of stock, bonds, &c	2,045,618 02
Interest due and accrued on said loans	14,273 98
Cash on hand and in bank	245,068 94
Gross premiums in course of collection	445,069 10
Rents due and accrued	4,769 27
Interest accrued on bank deposits	6,121 08
Due from other companies for re-insurance	30,327 38
Total assets	$15,915,792 79

SCOTTISH UNION AND NATIONAL—*Concluded.*

LIABILITIES.

Net amount of unpaid losses	$ 80,116 79
Unearned fire premiums	371,371 17
Net premium reserve and other liabilities (except capital stock) under the Life department	13,216,000 88
Cash dividends to stockholders remaining unpaid	6,540 91
Due and accrued for salaries, rent, advertising, &c	25,985 00
Sundries	25,795 00
Total liabilities	$13,725,809 75
Capital stock (less stock purchased and held by the Company)	$1,286,025 00
Surplus beyond capital and all liabilities	$ 903,958 04

INCOME DURING THE YEAR.

Net cash received for fire premiums	$1,024,055 71
Premiums on life assurance and annuity departments	1,442,501 29
Interest and dividends	593,008 04
Rents	22,129 25
Total income	$3,081,694 29

EXPENDITURE DURING THE YEAR.

Net amount paid for fire losses	$ 642,325 10
Cash dividends paid stockholders	141,285 50
Commission or brokerage, fire department	133,065 04
Salaries, fees, and all other charges of officials, fire department	138,983 75
Taxes	15,720 39
Claims, surrenders, charges, &c., life assurance and annuity departments	1,518,574 46
Total expenditure	$2,589,954 24

RISKS AND PREMIUMS—FIRE RISKS.

Written during the year—amount	$484,716,160 00
Premiums thereon	1,545,851 96
Net amount in force at date	343,475,208 00
Premiums thereon	725,549 70

Subscribed and sworn to, 5th May, 1885, by

JOHN M. McCANDLISH,
President.

P. PATTISON,
Secretary.

(Received, May, 1884.)

THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—A. M. SMITH. *Managing Director*—J. J. KENNY. *Secretary*—J. BOOMER.

Principal Office—Toronto.

(Incorporated August, 1851. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized	$1,000,000 00
Amount subscribed for	800,000 00
Amount paid up in cash	400,000 00

(*For List of Stockholders, see Appendix.*)

ASSETS.

Real estate—Company's building, 4-storey, stone, and lot 30 by 100, corner of Scott and Wellington streets, Toronto		$ 70,000 00
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate		14,600 00
Loans, as above, on which more than one year's interest is due and for which judgment has not been obtained, first liens		3,250 00
Interest due and unpaid on said loans	$ 876 00	
do accrued do do	110 85	
Total interest carried out		986 85

Stocks and bonds held by the Company:—

	Par Value.	Market Value.
Arthur debentures	$ 3,000 00	$ 3,840 00
Town of Barrie	2,500 00	2,575 00
do Lindsay	3,500 00	3,605 00
do Owen Sound	8,000 00	8,240 00
Village of Uxbridge	500 00	500 00
Town of Whitby	10,500 00	10,500 00
United States registered bonds	476,000 00	554,600 00
Georgia State bonds	25,000 00	27,000 00
Imperial Loan and Investment Co. stock	1,800 00	1,944 00
Palmerston debentures	11,000 00	11,550 00
Total par and market value	$ 541,800 00	$ 624,354 00

Carried out at market value	624,354 00
Cash on hand at head office	1,439 22
Cash deposited in Mississippi	15,000 00

Cash in banks, viz.:—

Deposit with Chicago agency of Canadian Bank of Commerce, in name of the United States Trustees, Chicago	$ 133,000 00	
Canadian Bank of Commerce, Toronto	6,180 78	
do do New York. J. H. Goadby and B. E. Walker, Agents	46,357 73	
Corn Exchange, National Bank, Chicago	2,270 27	
Farmers' and Mechanics' National Bank, Buffalo	7,572 46	
Bank of Nova Scotia, St. John, N.B	167 32	
Merchants' Bank of Halifax, Halifax, N.S	866 50	
Union Loan and Savings Co. deposit Toronto	20,000 00	
Ontario Industrial Loan and Investment Co., Toronto	5,000 00	
Total		$ 221,415 06

WESTERN—*Continued.*

Interest due and accrued and unpaid on stocks, &c.		2,251 88
Agents' balances		120,511 77
Bills receivable		61,708 75
Sundry, viz:—		
Marine property (wrecking lines, &c.)	$ 350 03	
Office furniture, &c.	11,294 63	
Due from other companies for re-insurance	32,425 17	
		44,069 83
* Total assets		$1,179,587 36

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of unsettled losses, not resisted:—

Fire	$ 23,157 03	
Inland marine	1,277 00	
Ocean	9,029 80	
	$ 33,463 83	
Net amount of ocean losses resisted and in suit (accrued in previous years)	$ 5,000 00	

The following are in the hands of the company's trustees in the State of New York:—

Cash deposit in name of Trustees	133,000 00	
Total net amount of unsettled claims for losses in Canada		$ 38,463 83

Reserve of unearned premiums for outstanding risks in Canada:—

Fire	$ 220,674 33	
Inland marine	23 75	
Ocean	25,054 93	
Total reserve of unearned premiums for risks in Canada		245,753 01
Dividends declared and due and remaining unpaid		624 93
Dividends declared but not yet due		16,000 00
Total liabilities (excluding capital stock) in Canada		$ 300,841 77

*Amount deposited with the Governments of various States and countries.

	Amount of Deposit.
Dominion of Canada	$ 54,630 00
Virginia 4½ per cent. registered U.S. bonds	40,000 00
Ohio 4½ do do	100,000 00
California 4½ do do	100,000 00
North Carolina—4 per cent. registered bonds	10,000 00
Mississippi.. Cash	15,000 00
Mississippi.. 4 per cent. registered bonds	10,000 00
New York—U.S. 4½ per cent. registered bonds	60,000 00
do 4 do do	156,000 00

WESTERN—*Continued.*

(2.) *Liabilities in other Countries.*

Net amount of losses unsettled but not resisted:—		
Fire ($3,350 of this accrued in previous years)	$ 68,989 99	
Inland marine	15,260 50	
Total	$ 84,250 49	
Net amount of fire losses resisted, not in suit	500 00	
Total net amount of unsettled claims in other countries		$ 84,750 49
Reserve of unearned premiums:—		
Fire	$ 466,552 78	
Inland marine	6,873 94	
Total reserve		473,426 72
Total liabilities in other countries		$ 558,177 21
Total liabilities (excluding capital stock) in all countries		$ 859,018 98
Capital stock paid up		$ 400,000 00

INCOME.

For Fire Risks.	In Canada.	In other Countries.
Gross cash received for premiums	$ 420,580 72	$1,090,382 81
Deduct re-insurance, rebate, abatement and return premiums	90,032 58	214,651 52
Net cash received for fire premiums	$ 330,548 14	$ 875,731 29

For Inland Marine Risks.		
Gross premiums received in cash	$ 16,684 12	$ 83,295 57
Gross cash received on bills or notes taken for premiums	25,106 81	.....
Gross cash received for premiums	$ 41,790 93	$ 83,295 57
Deduct re-insurance, &c	17,349 20	11,473 69
Net cash received for inland marine premiums	$ 24,441 73	$ 71.821 88

(Bills or notes received during the year for premiums and remaining unpaid, $4,910.99.)

For Ocean Risks.	In Canada.	
Gross premiums received in cash	$144,415 26	
Gross cash received on bills or notes taken for premiums	54,573 62	
Gross cash received for premiums	$198,988 88	
Deduct re-insurance, &c	76,913 04	
Net cash received for ocean premiums	$122,075 84	
(Bills and notes received during the year for ocean premiums and remaining unpaid, $56,797.75.)		
Total net cash received for premiums	$477,065 71	$ 947,553 17

Total net cash received for premiums in all countries	$1,424,618 88
Received for interest and dividends	44,932 69
Total cash income	$1,469,551 57

WESTERN—*Continued.*

EXPENDITURE.

For Fire Losses.	In Canada.	In other Countries.
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $123,860.22)	$ 41,207 15	$ 80,884 62
Paid for losses occurring during the year	$ 282,447 81	$ 660,356 18
Less received for re-insurance	74,475 64	34,573 33
Net amount paid for said losses	$ 207,972 17	$ 625,782 85
Total net amount paid during the year for fire losses	$ 249,179 32	$ 706,667 47

For Inland Marine Losses.		
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $4,318.50)	$ 5,793 07	$ 2,742 50
Deduct saving and salvage, and re-insurance	4,472 00	.....
Net amount paid for said losses	$ 1,321 07	$ 2,742 50
Paid for losses occurring during the year	$ 27,344 70	$ 37,963 20
Less savings and salvage and re-insurance	13,748 60	7,000 13
Net amount paid for losses	$ 13,596 10	$ 30,963 07
Total net amount paid during the year for inland marine losses	$ 14,917 17	$ 33,705 57

Total net amount paid during the year for fire and inland marine losses, viz :—

In Canada	$ 264,096 49	
In other countries	740,373 04	
Total		$1,004,469 53
Net amount paid during the year for ocean losses (Of this amount $29,755.00 was incurred in previous years.)		114,782 93
Paid for dividends on capital stock, at 12 per cent		748,000 00
Commission or brokerage		226,973 48
Salaries and all other charges of officials		54,132 39
Taxes		26,813 13
Miscellaneous payments		97,056 02
Total cash expenditure		$1,572,227 48

CASH ACCOUNT.

1883.	*Dr.*	
Dec. 31.	To balance in hand and in banks as at this date	$ 254,057 59
1884.		
Dec. 31.	To income as above	1,469,551 57
	Received from realization of investments	82,637 99
		$1,806,247 15

WESTERN—*Continued.*

1884. *Cr.*

Dec. 31.	By expenditure during year, as above	$1,572,227 48
	Investments	9,700 88
	Cash advanced on account of re-insured losses	1,262 05
	Sundries to balance	202 46
	Balance in hand and in banks this date	222,854 28
		$1,806,247 15

WESTERN—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Fire Risks.	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	40,482,729	496,252 21	67,123,034	955,255 63	107,605,763	1,451,507 84
Taken during the year (new and renewed).	33,555,147	417,702 39	73,311,982	1,093,182 73	106,867,129	1,510,885 12
Total	74,037,876	913,954 60	140,435,016	2,048,438 36	214,472,892	2,962,392 96
Deduct terminated.....	34,507,383	413,504 00	71,135,904	1,091,933 67	105,643,287	1,505,437 67
Gross in force at end of year	39,530,493	500,450 60	69,299,112	956,504 69	108,829,605	1,456,955 29
Deduct re-insured.....	4,101,135	59,342 30	2,539,482	44,247 43	6,640,617	103,589 73
Net in force 31st Dec., 1884	35,429,358	441,108 30	66,759,630	912,257 26	102,188,988	1,353,365 56
Inland Marine Risks.						
Gross policies in force at date of last statement	80,600	3,821 34	381,275	5,486 81	461,875	9,308 15
Taken during the year	5,179,545	40,004 94	10,491,427	85,320 46	15,670,972	125,325 40
Total	5,260,145	43,826 28	10,872,702	90,807 27	16,132,847	134,633 55
Deduct terminated.....	5,253,145	43,740 03	10,088,308	76,224 58	15,341,453	119,964 61
Gross in force at date	7,000	86 25	784,394	14,582 69	791,394	14,668 94
Deduct re-insured.....	3,000	38 75	7,236	836 80	10,236	875 55
Net in force 31st Dec., 1884	4,000	47 50	777,158	13,745 89	781,158	13,793 39
Ocean Risks.						
Gross policies in force at date of last statement	717,787	35,276 56	.....	.....	717,787	35,276 56
Taken during the year	9,092,189	200,460 38	.....	.....	9,092,189	200,460 38
Total.....	9,809,976	235,736 94	.....	.....	9,809,976	235,736 94
Deduct terminated.....	9,144,067	209,306 16	.....	.....	9,144,067	209,306 16
Gross in force at end of year	665,909	26,430 78	.....	.....	665,909	26,430 78
Deduct re-insured.....	44,739	1,375 85	.....	.....	44,739	1,375 85
Net in force 31st Dec., 1884	621,170	25,054 93	.....	.....	621,170	25,054 93

Total number of policies in force at date.....No return.
Total net amount in force.....$103,591,316 00
Total premiums thereon..... 1,392,213 88

Subscribed and sworn to, 7th March, 1885.

J. J. KENNY,
Managing Director.

JAS. BOOMER,
Secretary.

(Received, 9th March, 1885.)

STATEMENTS

MADE BY

LIFE INSURANCE COMPANIES

IN COMPLIANCE WITH

THE CONSOLIDATED INSURANCE ACT OF 1877.

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF LIFE INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31ST DECEMBER, 1884.

The Ætna Life Insurance Company of Hartford, Conn.
The British Empire Mutual Life Assurance Company, London, England.
The Briton Life Association (Limited).
*The Briton Medical and General Life Association, London, England.
The Canada Life Assurance Company, Hamilton.
The Citizens' Insurance Company of Canada.
The Commercial Union Assurance Company of London, England.
The Confederation Life Association of Canada.
*The Connecticut Mutual Life Insurance Company of Hartford, Conn.
The Dominion Safety Fund Life Association.
*The Edinburgh Life Assurance Company.
The Equitable Life Assurance Society of the United States, N.Y.
The Federal Life Assurance Company of Ontario.
The Life Association of Canada.
*The Life Association of Scotland.
The Liverpool and London and Globe Insurance Company.
The London and Lancashire Life Assurance Company.
The London Assurance Corporation, England.
The Metropolitan Life Insurance Company of New York.
*The National Life Insurance Company of the United States of America.
The New York Life Insurance Company.
The North American Life Assurance Company.
The North British and Mercantile Insurance Company.
*The North-Western Mutual Life Insurance Company of Milwaukee.
The Ontario Mutual Life Assurance Company.
*The Phœnix Mutual Life Insurance Company, Hartford, Conn.
The Queen Fire and Life Insurance Company, England.
The Reliance Mutual Life Assurance Society, London, England.
The Royal Insurance Company.
*The Scottish Amicable Life Assurance Society.
*The Scottish Provident Institution.
*The Scottish Provincial Assurance Company.
The Standard Life Assurance Company of Scotland.
The Star Life Assurance Society of England.
The Sun Life Assurance Company of Canada.
The Travelers' Insurance Company of Hartford, Conn.
The Union Mutual Life Insurance Company of Maine.
The United States Life Insurance Company.

* The licenses of these companies expired on the 31st March, 1878, so far as relates to new business.

THE ÆTNA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—MORGAN G. BULKELEY. | *Secretary*—J. L. ENGLISH.

Principal Office—Hartford, Conn., U.S.

Agent in Canada—WILLIAM H. ORR. | *Head Office in Canada*—Toronto.

(Organized or Incorporated, 1850. Commenced business in Canada, 1850.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$1,000,000 00

Gross amount of premiums received in cash during the year on life policies in Canada	$570,161 86	
Gross amount of notes, liens or loans taken during the year in payment of premiums in Canada (notes, $6,963.35; loans, $1,635.00)	8,598 35	
Total net premium income		$ 578,760 21

Amount paid during the year on claims in Canada, viz.:—		
On account of death claims (of which $21,664.39 accrued in 1883)	$ 112,530 46	
do matured endowments (of which $724 accrued in 1883)	93,473 00	
Net amount paid on account of claims		$ 206,003 46
Amount paid for surrendered policies		2,445 73
do dividends or bonuses to policyholders		80,558 58
Total net amount paid to the policyholders in Canada		$ 289,007 77

ASSETS IN CANADA.

Province of Quebec bonds deposited with Receiver General	$ 25,000 00
United States do do	700,000 00
Total assets in Canada	$ 725,000 00

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted			$ 11,678 00
Amount estimated to cover the net reserve or re-insurance value on all outstanding policies in Canada		No return.	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	$ 9,665 94		
Deduct premium notes	69,045 71		
Deduct loans on policies	45,180 36		
		$ 123,892 01	
Difference carried out			No return.
Total net liabilities to said policyholders in Canada			No return.

ÆTNA LIFE—*Continued.*

LIABILITIES IN CANADA.

Under Policies issued subsequent to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted			$ 19,625 00
*Amount of claims on policies in Canada resisted			2,500 00
Amount estimated to cover the net reserve or re-insurance value on all outstanding policies in Canada		No return.	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	$ 36,332 06		
Deduct loans on policies	10,945 71		
		$47,277 77	
Difference carried out		No return.	
† Total net liabilities to said policyholders in Canada (estimated by the Department)			$ 825,000 00
Total net liabilities to all policyholders in Canada		No return.	

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada	1,065	
Amount of said policies		$1,650,117 00
Number of policies become claims in Canada during the year	188	
Amount of said claims		217,722 00
Number of policies in force in Canada at date	11,487	
Amount of said policies		14,893,319 00

Number and amount of policies terminated during the year in Canada :—

		No.	Amount.
(1.)	By death	95	$ 121,750 00
(2.)	maturity	93	95,972 00
(3.)	expiry	21	29,200 00
(4.)	surrender (for which cash value has been paid, $2,445.73)	37	31,282 00
(5.)	surrender, $173,338.00 (for which paid up policies have been granted to amount of $38,153) .... Difference of amounts carried out		135,155 00
(6.)	lapse	263	622,380 00
	Total	509	$1,035,739 00

Policies in force at beginning of year	11,007	$14,366,409 00
Policies issued during the year	1,373	1,969,325 00
Policies terminated as above and by change to paid-up policies.	602	1,035,739 00
Policies not taken	291	406,676 00
Policies in force at date of statement	11,487	14,893,319 00

* Since paid.

† Covered by a deposit with the Receiver-General of $825,000.

ÆTNA LIFE—*Continued.*

Number of insured lives at beginning of year	9,502
Number of new insurers during the year	839
Number of deaths during the year among insured	87
Number of insured whose policies have been terminated during the year otherwise than by death	389
Number of insured lives at date of statement	9,865

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada	5,789	$8,411,223
Policies issued during the year	1,373	1,969,325
Policies terminated as above and by change to paid-up policies	426	803,599
Policies not taken	291	406,676
Policies in force at date of statement	6,445	9,170,273

Subscribed and sworn to, 7th April, 1885, by

J. L. ENGLISH,
Secretary.

(Received, 11th April, 1885.)

GENERAL BUSINESS FOR YEAR ENDING 31ST DECEMBER, 1884.

(*As returned to the Commissioner, State of Connecticut.*)

INCOME DURING THE YEAR 1884.

Total premium income	$2,688,319 69
Cash received for interest upon mortgage loans	809,617 32
do do on bonds owned and dividends on stock	524,451 85
do do on premium notes, loans and liens	99,352 94
do do on other debts due the Company	24,271 47
do do on deposits	34,279 83
do as discount for claims paid in advance	8,855 14
do for profit on bonds, stocks, &c., actually sold	101,079 74
Total income	$4,290,227 98

DISBURSEMENTS DURING THE YEAR 1884.

Total amount actually paid for losses and matured endowments	$2,117,626 56
Cash paid for surrendered policies	52,050 10
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse	56,923 00
Cash surrender values, including reconverted additions, applied in payment of the premiums	204,113 81
Cash dividends paid to policy-holders	403,414 91
Premium notes, loans or liens used in payment of dividends to policy-holders	126,600 09
Cash paid stockholders for interest or dividends	100,000 00
General expenses	505,410 44
Total disbursements	$3,566,138 91

ÆTNA LIFE—*Concluded.*

ASSETS.

Cost of real estate, less encumbrances	$ 392,637 3
Loans on bonds and mortgages (first liens) on real estate	15,427,384 4
Loans secured by pledge of bonds, stock and other marketable collaterals	477,807 3
Loans made in cash to policy-holders on the Company's policies assigned as collaterals	247,003 1
Premium notes, loans or liens on policies in force	1,950,469 0
Cost value of bonds and stock owned absolutely	8,254,856 6
Cash on hand and in banks	1,741,705 3
Bills receivable	38,027 7
Agents' balances	9,185 7
Total net or ledger assets	$28,539,076 8

OTHER ASSETS.

Interest due and accrued	519,117 5
Market value of stock and bonds over cost	507,582 1
Net amount of uncollected and deferred premiums	164,362 8
Total assets as per books of Company	$29,730,139 3

(Including items not addmitted, $47,213.49)

LIABILITIES.

Net re-insurance reserve at Actuaries' Table, 4 per cent	$24,230,104 0
Total unsettled claims	449,917 0
Amount of all unpaid dividends or surpluses, or other description of profits due policy-holders	59,412 3
Premiums paid in advance	3,133 2
Total liabilities	$24,742,566 6
Gross surplus on policy-holders' account	$ 4,940,359 2

RISKS AND PREMIUMS.

Number of new policies issued during the year	4,470	
Amount of said policies		$8,022,998 0
Number of policies terminated during the year	4,565	
Amount terminated		8,470,970 0
Number of policies in force at date of statement	60,286	
Net amount of said policies		84,663,591 4

MORGAN G. BULKELEY,
President.

J. L. ENGLISH,
Secretary.

HARTFORD, 7th April, 1885.

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—JOHN RUNTZ. | *Secretary*—J. EDWIN BOWLEY.

Principal Office—London, England.

Agent in Canada—F. STANCLIFFE. | *Head Office in Canada*—MONTREAL.

(Organized or Incorporated, 1847. Commenced business in Canada, 7th Feb., 1883.)

A mutual Company—No capital.

Gross amount of premiums received in cash during the year on life policies in Canada	$ 72,644 70
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada	3,571 31
Total net premium income	$ 69,073 49

Amount paid during the year on account of death claims in Canada (Of this amount $1,000 accrued in previous year.)	$ 2,000 00
Amount paid for surrendered policies	60 65
Total net amount paid to policy-holders in Canada	$ 2,060 65

ASSETS IN CANADA.

Canada consolidated 5 per cent. bonds in deposit with Receiver-General, par		$ 52,500 00
Province of New Brunswick 6 per cent. bonds in deposit with Receiver-General, par		47,500 00
Other Canadian investments, viz.:—		
Canadian Government securities		15,000 00
Montreal bonds	$60,000 00	
Ottawa do	25,000 00	
British Columbia do	5,000 00	
Toronto do	60,000 00	
Winnipeg do	60,000 00	
		210,000 00
Mortgages on real estate in Canada (held by Canadian trustees)		105,000 00
Real estate in Canada owned		125,000 00
Northern Railway of Canada bonds		25,000 00
Cash on hand and in banks		24,923 38
Total assets in Canada		$ 604,923 38

LIABILITIES IN CANADA.

*Amount of reserve on all outstanding policies in Canada	$ 102,748 91
Deduct amount of outstanding and deferred premiums, less cost of collection at 10 per cent	14,744 57
Total liabilities in Canada	$ 88,004 34

* Reserve based on Institute of Actuaries H.M. Table of Mortality, 4½ per cent. interest, computed by the Department.

THE BRITISH EMPIRE—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	575	
Amount of said policies		$ 1,080,300 00
Amount of said policies re-insured in other licensed companies in Canada		30,000 00
Number of policies become claims in Canada during the year	1	
Amount of said claim		1,000 00
Number of policies in force in Canada at date	998	
Amount of said policies	$2,159,613 34	
Less amount of said policies re-insured in other licensed companies in Canada	105,000 00	
Net amount in force 31st December, 1884		2,054,613 34

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	1	$ 1,000 00
2. By expiry	3	11,000 00
3. By surrender (For which cash value has been paid, $60.65)	1	5,000 00
4. By surrender $8,500. (For which paid-up policies have been granted to amount of $1,370) Difference of amounts carried out		7,130 00
5. By lapse	210	431,906 66
Total	215	$ 456,036 66

	No.	Amount.
Policies in force at beginning of year in Canada	638	$ 1,535,350 00
Policies issued during the year	575	1,080,300 00
Policies terminated as above	215	456,036 66
Policies in force at date of statement	998	2,159,613 34

Number of insured lives at beginning of year in Canada	633
Number of new insurers during the year	562
Number of deaths during the year among the insured	1
Number of insured whose policies have been terminated during the year otherwise than by death	217
Number of insured lives at date of statement	977

Subscribed and sworn to, 26th March, 1885, by

F. STANCLIFFE.

(Received, 27th March, 1885.)

BRITISH EMPIRE—*Concluded.*

General Business Statement for the Year ending 31st December, 1884.

(Abstracted from Directors' Report, London, Eng., 7th April, 1885.)

In the financial year 1884, 2,362 proposals were received, amounting to $4,284,410, esulting in 1,974 policies for $3,574,915, the new premiums payable thereon being $111,937.10; 421 proposals for $790,250 were declined or not completed. In consideration of $13,600 seven annuities have been granted, for an annual payment of $1,443. Nine annuitants in receipt of $1,218.91 have died during the year. In the course of the same period 217 policy-holders have died, on whose lives 246 assurances had been effected; the claims thus arising, with bonuses, amounted to $320,531.64. The sum of $357,961.27 has been added to the accumulated fund, which now amounts o $5,141,078.56. The total income is $951,551.25; the number of policies in force s 16,261, assuring $23,969,710, and the premiums payable thereon $733,521.94.

Revenue Account for Year ending 31st December, 1884.

Dr.		$ cts.	Cr.	$ cts.
Amount of funds at the beginning of the year		4,783,116 96	Claims	320,531 64
Life premiums	$721,541 05		Endowments	13,215 26
Less re-assurances	15,722 25		Annuities	11,290 81
		705,818 80	Surrenders	59,173 46
Consideration for annuities granted		13,600 00	Cash bonus	2,923 81
Interest and dividends	$205,523 52		Bonus reduction of premiums	7,612 43
Less income tax	4,795 34		Commission	51,640 38
		200,728 18	Expenses of management	106,684 60
Fines and fees		622 77	Amount of funds at the end of the year (as per balance sheet)	5,141,078 56
Profit on sale of stock		10,264 24		
		$5,714,150 95		$5,714,150 95

Balance Sheet at 31st December, 1884.

Liabilities.	$ cts.	Assets.	$ cts.
Claims admitted but not paid	76,139 78	Mortgages on property within the United Kingdom	2,083,347 43
Tradesmen's accounts	6,818 87	Mortgages on property out of the United Kingdom	109,692 43
Assurance fund	5,141,078 56	Freeholds and ground rents	756,163 14
		Loans on the company's policies	367,653 56
		Loans on personal security	99,134 25
		Consols	51,100 79
		Colonial Government securities	1,125,131 21
		Railway debentures	25,468 65
		Railway stock	291,290 26
		Interest accrued but unpaid	25,156 80
		Cash on current account and in hand	94,208 24
		Agency balances	61,018 91
		Outstanding premiums (payable in January)	134,671 54
	5,224,037 21		5,224,037 21

Valuation Balance Sheet at 31st December, 1884.

Dr.	$ cts.	Cr.	$ cts.
Present value of the sums assured under 16,261 policies, including annuities and endowments	11,881,610 97	Present value of the future premiums payable under policies now in force	7,175,629 03
Reserve fund	76,145 68	Life assurance and annuity funds (as per Balance sheet)	5,141,078 56
Surplus	357,950 94		
	12,315,707 59		12,315,707 59

THE BRITON LIFE ASSOCIATION (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Chairman—FRANCIS WEBB.

Actuary and Secretary— JOHN MESSENT, F.I.A., F.S.S. | *Principal Office*— 429 Strand, London, Eng.

Manager in Canada—J. B. M. CHIPMAN.

Head Office in Canada—12 Place d'Armes, Montreal.

(Organized or incorporated, 30th October, 1875. Commenced business in Canada —license issued—15th April, 1876.)

CAPITAL.

Amount of capital authorized, £500,000 stg., with power to increase to £1,000,000 stg.	$2,433,333 33
Amount subscribed for and paid up in cash, £50,000 stg.	243,333 33

Amount of premiums received in cash during the year on life policies in Canada	$ 2,337 07

Amount paid during the year on account of death claims in Canada (Of this amount $10,000 accrued in previous years.)	$ 11,000 00
Amount paid for surrendered policies	109 62
Total net amount paid to policy-holders in Canada	$ 11,109 62

ASSETS IN CANADA.

Canada 4 per cent. bonds in deposit with Receiver-General	$ 54,993 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted	Nil.
* Net reserve on outstanding policies in Canada.	$ 12,318 43
Total liabilities in Canada	$ 12,318 43

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	None.	
Number of policies become claims during the year	1	
Amount of said claim		$ 1,000 00
Number of policies in force in Canada at date	50	
Amount of said policies	$88,722 39	
Bonus additions	316 34	
Net amount in force, 31st December, 1884		$ 89,038 73

* Reserve based on Institute of Actuaries, H.M. Table of Mortality, 4½ per cent. interest. Computed by the Department.

BRITON LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada :—

	No.		Amount.
1. By death	1	$	1,000 00
2. By surrender (For which cash value has been paid, $109.62.)	1		1,500 00
3. By lapse	2		1,500 00
Total	4	$	4,000 00

Policies in force at beginning of year in Canada	54	$	92,722 39
Policies terminated as above	4		4,000 00
Policies in force at date of statement	50		88,722 39
Reversionary bonuses			316 34

Number of insured lives at beginning of year in Canada	53
Number of deaths during the year among the insured	1
Number of insured whose policies have been terminated during the year otherwise than by death	3
Number of insured lives at date of statement	49

Subscribed and sworn to, 8th April, 1885, by

JAMES B. M. CHIPMAN.

Received, 9th April, 1885.)

THE BRITON MEDICAL AND GENERAL LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Chairman—FRANCIS WEBB.

Actuary and Secretary—
JOHN MESSENT, F.I.A., F.S.S.

Principal Office—
429 Strand, London, Eng.

Manager in Canada—J. B. M. CHIPMAN.

Head Office in Canada - - - - 12 Place d'Armes, Montreal.

(Organized or incorporated, 1854; License issued, 1870.)

This Company has ceased to transact new business.

CAPITAL.

Amount of capital authorized and subscribed for £200,000 stg.....	$ 973,333 33
Amount paid up in cash at 31st December, 1883, £66,730 18s. 4d.....	324,757 12

Amount of premiums received in cash during the year on life policies in Canada.....	$ 25,263 45

Amount paid during the year on account of claims in Canada, viz. :—

On account of death claims (including bonus additions, $134.42).....	$51,630 36	
Net amount paid on account of claims in Canada.....		$ 51,630 36
($3,480.33 of this amount accrued in previous years.)		
Amount paid for surrendered policies.....		328 54
Total net amount paid to policy-holders in Canada.....		$ 51,958 90

ASSETS IN CANADA.

	£	s.	d.	
Western Australia bonds.....	7,500	0	0	
Cape of Good Hope bonds.....	13,500	0	0	
do stock.....	240	6	8	
	£21,240	6	8	
Carried out at par value.....				$ 103,369 62
Mortgages on real estate in Canada.....				2,000 00
Cash in hand and in banks in Canada.....				6,555 04
Total assets in Canada.....				$ 111,924 66

BRITON MEDICAL AND GENERAL—*Concluded.*

LIABILITIES IN CANADA.

Amount of claims in Canada unsettled but not resisted		$ 59 66
Net amount of premium reserve on policies in Canada		No return.
Deduct loans on Association's policies	$ 14,406 14	
Half credit premiums (debts against policies)	8,568 44	
Suspended premiums	2,680 21	
Total deductions	$ 25,654 79	
Difference carried out		No return.
Total liabilities in Canada		No return.

MISCELLANEOUS.

Number of policies become claims in Canada during the year	17	
Amount of said claims (including $134.42 bonus additions)		$ 48,150 03
Number of policies in force in Canada at date	342	
Amount of said policies		753,708 04

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	17	$ 48,015 61
2. By surrender (For which cash value has been paid, $328.54.)	3	2,946 66
3. By surrender, $2,000. (For which paid-up policies have been granted to amount of $600.)		
Difference of amounts carried out		1,400 00
4. Lapse	1	997 66
Total	21	$ 53,359 93

Policies in force at beginning of year in Canada	361	$ 804,147 98
Policies revived	2	2,919 99
Policies terminated during the year	21	53,359 93
Policies in force at date of statement (exclusive of bonuses)	342	753,708 04

Number of insured lives at beginning of year	312
Number revived	2
Number of deaths during the year among insured	12
Number of insured whose policies have been terminated during the year otherwise than by death	4
Number of insured lives at date of statement	298

Subscribed and sworn to, 8th April, 1885, by

JAMES B. M. CHIPMAN.

Received, 9th April, 1885.)

CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH APRIL, 1884.

President and Managing Director—A. G. RAMSAY.

Secretary—R. HILLS. | *Agent*—A. G. RAMSAY.

Head Office—Hamilton, Ont.

(Organized, 21st August, 1847; Incorporated, 25th April, 1849; Commenced business in Canada, 21st August, 1847.)

CAPITAL.

Amount of capital authorized and subscribed for	$1,000,000 00
Amount of capital paid up in cash	125,000 00

(*For List of Stockholders, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (without encumbrances) held by the Company, buildings in Hamilton, Toronto and Montreal	$ 344,056 64
Amount secured by way of loans on real estate by bond or mortgage, first liens (including ground rents, $16,292.29 and $17,000 on bond over reversionary interest and shares of estates)	1,069,553 34
Amount of loans secured by bonds, stocks, or other marketable collaterals	462,600 00

VIZ.:—Upon stock and bonds of

	Loans.	Par Value.	Market Value.
20 Shares Hamilton Gaslight Co.	$ 400	$ 800	$ 1,120
20 do do	400	800	1,120
20 do do	800	800	1,120
525 do Bank of Commerce Stock	31,500	26,250	32,287
100 do do	5,600	5,000	6,150
500 do do	29,000	25,000	30,750
23 do Bank of Hamilton Stock	2,300	2,300	2,852
30 do do	3,000	3,000	3,720
20 do do	2,000	2,000	2,480
540 do Dominion Bank Stock	48,500	27,000	52,110
40 do Hamilton Provident and Loan Soc'y	4,400	4,000	4,880
10 do do do	1,010	1,000	1,220
12 do do do	1,250	1,200	1,464
13 do do do 23 do do do	1,750	1,760	2,147
40 do Ontario and Qu'Appelle Land Co.	840	1,200	1,080
500 do do do	10,500	15,000	13,500
380 do do do	8,000	11,400	10,260
15 do Dominion Savings and Investment Co.	750	750	862
30 do Hamilton Street Railway Stock	1,500	1,500	2,250
500 do North-West Land Co. 20 do Ontario Trust Co.	5,000	13,500	7,250
20 do do 100 do Toronto Securities Co. 6 do Bank of Hamilton Stock	2,500	2,600	2,744
$100,000, 7 per cent. bonds of Ontario Cotton Mills Co.	100,000	100,000	105,000
18,000, 7 do do	18,000	18,000	18,900
10,000, 6 do bonds of Hamilton and Dundas Street Railway.	7,500	10,000	9,000
6,100, 6 do do	4.600	6,100	5,490
3,500, 6 do do	2,500	3,500	3,150
£20,548 stg., Permanent Debenture Stock, Ontario and Quebec Railway	70,000	100,000	83,333
10,274 stg. do do	35,000	50,000	41,666
$58,000, bonds of Winnipeg Water Works	55,000	58,000	58,000
4,000, Village of Wroxeter debentures 5,000, Village of Arthur debentures	9,000	9,000	9,360
	$ 462.600	$ 501,460	$ 515,265

CANADA LIFE—*Continued.*

* Amount of loans on real estate on which interest has not been paid within one year previous to statement	$47,480 00
†Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals	435,668 88
‡Premium obligations on policies in force	192,109 44

Debentures owned by the Company:—

Municipality.	Par Value.
City—Hamilton	$ 56,000 00
Montreal, Q.	89,000 00
Belleville	109,500 00
Brantford	14,500 00
Guelph	2,800 00
Winnipeg, Man.	198,000 00
Three Rivers, Q.	16,000 00
	$ 485,800 00
County—Brome, Q.	$ 15,000 00
Drummond, Q.	25,000 00
Wellington	1,000 00
Kent	8,000 00
Compton, Q	125,973 34
Digby, N.S.	57,200 00
	$ 232,173 34
Town—Windsor	$ 63,000 00
Galt	20,000 00
St. Thomas	20,000 00
Lindsay	52,000 00
Stratford	36,550 35
Guelph	16,800 00
Tilsonburg	6,600 00
Ingersoll	61,000 00
Simcoe	4,500 00
Woodstock	6,000 00
Sarnia	4,000 00
St. Johns, Q	60,000 00
Mitchell	24,000 00
Sorel, Q	9,000 00
Bowmanville	20,112 00
Goderich	6,000 00
Kincardine	11,000 00
Peterboro'	14,500 00
Barrie	22,500 00
Beauharnois, Q.	10,000 00
St. Mary's	13,586 49
Sherbrooke, Q.	13,100 00
Strathroy	20,000 00
Collingwood	10,000 00
Seaforth	4,000 00
Orangeville	15,000 00
Orillia	10,700 00
St. Henri, Q.	26,693 13
Petrolia	4,119 00
Cornwall	7,049 00
Amherstburg	9,728 00
Meaford	5,000 00
Walkerton	7,000 00
Listowel	10,000 00
	$ 623,537 97
Harbor—Montreal	$ 98,000 00

*Interest has been since paid upon some of these loans, and collaterals given for others.
†$3,510 being loans on policies of other companies.
‡Being debts upon half credit policies.

CANADA LIFE—*Continued.*

Debentures held by the Company—*Continued.*

Municipality.	Par Value.
Village—Listowel	$ 20,000 00
Clinton	22,500 00
Exeter	10,000 00
Caledonia	12,000 00
Hochelaga, Q	80,000 00
Coaticook, Q	15,088 27
Yorkville	3,400 00
Georgetown	6,400 00
St. Cunegonde, Q	87,000 00
Harriston	3,569 33
St. Jean Baptiste, Q	35,000 00
Wingham	2,500 00
Coteau St. Louis, Q	14,250 00
Alliston	6,500 00
Madoc	7,500 00
Glencoe	1,330 00
Brussels	9,000 00
St. Gabriel, Q	65,000 00
Parkdale	80,000 00
Blyth	3,300 00
Aylmer	2,500 00
Thamesville	7,000 00
Ridgetown	3,000 00
Kemptville	3,500 00
Port Elgin	3,000 06
Uxbridge	10,000 00
	$ 513,337 66
Township—Hatley, Q	$ 25,000 00
Ascot, Q	21,700 00
Eldon	14,500 00
Dudswell, Q	22,000 00
Dereham	5,250 00
Culross	20,000 00
Lochiel	9,000 00
Elderslie	5,000 00
Weedon, Q	24,000 00
Wallace	10,000 00
Turnberry	10,000 00
Morris	3,000 00
Elma	11,000 00
Dover, East and West	16,072 42
Woodhouse	2,500 00
Enniskillen	9,390 00
Mara	8,600 00
East Wawanosh	13,000 00
Usborne	500 00
Stephen	4,500 00
Bolton, Q	12,000 00
Grantham, Q	9,980 07
Albion	4,000 00
Yarmouth, N.S	59,200 00
Oneida	550 00
Chatham	16,135 79
Gosfield	19,191 29
Colchester	3,810 00
Nottawasaga	900 00
Eastnor, Lindsay and St. Edmonds	3,000 00
Raleigh	20,157 18
Romney	1,417 00
South Colchester	2,870 00
North Colchester	1,713 00
Rochester	3,967 08
Mersea	7,937 98
Maidstone	3,749 00
Westminster	6,161 27
St. Jean Baptiste, Man	1,000 00
Tarbolton	1,200 00
St. Charles, Man	375 00

CANADA LIFE—*Continued.*

Debentures held by the Company—*Continued.*

Municipality.	Par Value.
Township—McLeod, Man	$ 1,000 00
Harwich	5,045 50
	420,372 58
Synopsis—City	485,800 00
County	232,173 34
Town	623,537 97
Harbor	98,000 00
Township	420,372 58
Village	513,337 66

Total Municipal debentures carried out at par value $2,373,221 55

Stocks and bonds held by the Company:—

	Par Value.	Market Value.
Stocks—Bank of Montreal	$ 80,000 00	$ 152,800 00
Bank of Commerce	70,000 00	85,750 00
do Hamilton	80,000 00	99,200 00
Dominion Bank	15,000 00	28,950 00
Standard Bank	15,000 00	17,250 00
Canada Landed Credit Co.	5,000 00	6,150 00
Ontario Trust Co.	10,000 00	10,000 00
	275,000 00	400,100 00
Government—Ontario	3,992 42	3,992 42
Bonds—Canadian Pacific Land Grant Bonds	466,500 00	464,167 50
Gas Light Company's Stock—		
Hamilton	192 00	288 00
Toronto	5,000 00	7,600 00
	5,192 00	7,888 00
Synopsis—Stocks	275,000 00	400,100 00
Government	3,992 42	3,992 42
Bonds	466,500 00	464,167 50
Gas Company's stock	5,192 00	7,888 00
Total	750,684 42	876,147 92

Value of stocks, &c., carried out at market value		876,147 92
Cash at head office		1,979 64
Cash in banks, viz.:—		
Bank of Montreal	$ 39,472 05	
National Bank of Scotland	51 99	
Bank of Hamilton	9,505 54	
Bank of Ottawa, Winnipeg	8,718 42	
do do (special)	50,000 00	
		107,748 00
Total		5,863,085 41

OTHER ASSETS.

Interest due	$ 2,643 27	
do accrued	102,378 26	
Total carried out		105,021 53
Rents due	$ 821 07	
do accrued	399 66	
Total carried out		1,220 73

CANADA LIFE—*Continued.*

Gross premiums due and uncollected on policies in force	$ 242,918 91	
Gross deferred premiums on same	126,753 01	
Total outstanding and deferred premiums	$ 369,671 92	
Deduct cost of collection, at 10 per cent	36,967 19	
Net outstanding and deferred premiums		332,704 73
Office furniture		8,011 74
Items in suspense account		5,406 79
Total assets		$6,315,450 93

LIABILITIES.

*Amount computed or estimated to cover the net present value of all policies in force	$5,117,028 36	
Deduct value of policies re-insured in other companies	14,841 71	
Net re-insurance reserve		$5,102,186 65
Claims for death losses due and unpaid	$ 28,254 61	
(Of this, $3,454.61 accrued in previous years.)		
do unadjusted, but not resisted (of this, $2,000 accrued in previous years)	15,500 00	
Total		43,754 61
Amount of dividends or bonuses to policy-holders due and unpaid (including $3,764.51, bonuses on death claims)		10,013 98
Total liabilities		$5,155,955 24
Surplus of assets over liabilities available for protection of policy-holders		$1,159,495 69
Of which has been carried to proprietors' account		95,131 70
Leaving surplus on policy-holders' account		$1,064,363 99
Capital stock paid up		$ 125,000 00
Surplus above all liabilities (including capital stock paid up and the amount as above carried to proprietors' account)		939,363 99

INCOME.

Cash received for premiums	$ 795,568 82	
Premiums paid by dividends, including reconverted additions	85,963 56	
Total	$ 881,532 38	
Deduct premiums paid to other companies for re-insurance	4,371 55	
Total premium income		$ 877,160 83
Received for interest and dividends		310,900 46
Received for rents		13,210 99
Profits on sales of debentures, less amount written off investments		3,418 89
Total income		$1,204,691 17

* Upon basis of Institute of Actuaries H. M. experience table of mortality, and interest at 4½ per cent., as computed at 30th April, 1883, with addition estimated on Company's experience.

CANADA LIFE—*Continued.*

EXPENDITURE.

Cash paid for death claims	$ 225,067 98	
* Premium obligations used in payment of same	204 58	
Total amount paid for death claims	$ 225,272 56	
Cash paid for matured endowments	$ 6,473 50	
* Premium obligations used in payment of same	939 00	
Net amount paid for endowment claims	$ 7,412 50	
Total amount paid for death claims and matured endowments		$ 232,685 06
Cash paid to annuitants		648 00
Cash paid for surrendered policies		23,946 90
*Premium obligations used in purchase of surrendered policies		614 25
*The same voided by lapse		552 40
Cash dividends paid to policy-holders (Including $22,838.96, being bonuses paid on account of death claims; and $1,653.42, bonuses on matured endowments.)		34,847 06
Cash dividends applied in payment of premiums		85,963 56
*Premium obligations used in payment of dividends to policy-holders		733 66
Cash paid stockholders for interest or dividends		18,750 00
Commissions, salaries and other expenses of officials		125,060 36
Taxes, licenses, fees or fines		4,174 15
Miscellaneous payments, viz:— Medical fees, $8,210.60; solicitor's charges, $533.74; travelling expenses of agents and others, $5,984.46; rents, $11,012.46; fuel, $875.85; gas, $547.93; stationery, $3,395.96; printing and advertising, $6,539.46; books, periodicals, &c., $443.79; postage, exchange, &c., $4,487.42; sundries, including water rates, express charges, guarantee premiums, cleaning offices, &c., $3,238.27		45,269 94
Total expenditure		$ 573,245 34

*PREMIUM NOTE ACCOUNT

Premium obligations on hand at commencement of year	$ 196,281 50
Deductions during the year, viz:—	
Amount of obligations used in payment of claims	1,143 58
do do purchase of surrendered policies	614 25
do do payment of dividends to policy-holders	733 66
do voided by lapse	552 40
do redeemed in cash	1,128 17
Total deductions	$ 4,172 06
Balance, premium obligations at end of year	$ 192,109 44

*Being half credit debts

CANADA LIFE—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	1,915	
Amount of said policies		$4,205,700 00
Amount of said policies reinsured in other licensed companies in Canada		5,000 00
Number of policies become claims in Canada during the year	132	
Amount of said claims	$ 223,341 00	
Add bonus profits	19,821 22	
		243,162 22
Number of policies in force in Canada at date	17,430	
Amount of said policies, including matured endowments	$ 30,859,516 01	
Add bonus profits	1,392,610 38	
Total	$ 32,252,126 39	
Deduct amount of said policies re-insured in other licensed companies in Canada, including $4,307.71 bonus profits	126,390 71	
Net policies in force at 30th April, 1884		32,125,735 68

Number and amount of policies terminated during the year in Canada, not including bonus additions:—

	No.	Amount.
1. By death	124	$ 215,741 00
2. Maturity	8	7,600 00
3. By expiry	7	14,000 00
4. Surrender (For which cash value has been paid, $24,561.15).	123	189,069 00
5. Surrender, $117,900. (For which paid-up policies have been granted to amount of $28,079.) Difference of amounts carried out		89,821 00
6. Lapse	618	1,241,900 00
Total	880	$1,758,131 00

	No.	Amount.
Policies in force at beginning of year (not including bonus profits, $1,453,147.98)	16,425	$28,685,947 01
Policies issued during the year (including 47 revived policies for $87,000.00)	2,236	4,495,029 00
Policies terminated as above and by change for paid-up policies	929	1,786,210 00
Policies terminated otherwise, being not taken policies of this year, as well as those of previous years, returned by agents	302	535,250 00
Gross policies in force at date of statement (not including bonus profits, $1,392,610.38)	17,430	30,859,516 01

Bonuses in force at beginning of year	$1,453,147 98
Bonuses revived and changed	6,576 63
	$1,459,724 61

CANADA LIFE—*Continued.*

Bonuses terminated:—

By death	$14,546 13	
By endowment	1 536 20	
By surrender	6,547 21	
By lapse	15,378 57	
By change	2,955 76	
Surrendered	26,150 36	
		67,114 23
Bonuses in force at end of year		$1,392,610 38

Number of insured lives at beginning of year	13,279
Number of new insurers during the year	1,653
Number of deaths during the year among insured	105
Number of insured whose policies have been terminated during the year otherwise than by death	840
Number of insured lives at date of statement	13,987

Business Done Outside of Canada.

(Included in above Statement.)

ASSETS.

Gross premiums due and uncollected on policies in force	$ 1,340 37	
Gross deferred premiums on same	199 40	
Total outstanding and deferred premiums	$ 1,539 77	
Deduct cost of collection, at 10 per cent	153 97	
Net outstanding and deferred premiums		$ 1,385 80

LIABILITIES.

Claims for death losses and matured endowments outstanding at 30th April, 1884	Nil.

INCOME.

Premiums received during year ending 30th April, 1884	$ 10,453 86

EXPENDITURE.

Payment for death claims and matured endowments during the year ending 30th April, 1884	Nil.

MISCELLANEOUS.

Number of new policies reported during the year as taken in other countries	24	
Amount of said policies		$ 45,000 00
Number of policies in force in other countries at date	201	
Amount of said policies		355,000 00

CANADA LIFE—*Concluded.*

Number and amount of policies terminated during the year in other countries:—

	No	Amount.
1. By surrender	1	$ 1,500 00
2. By lapse	2	2,000 00
Total	3	$ 3,500 00

Policies in force at beginning of year	180	$ 313,500 00
Policies issued during the year	24	45,000 00
Policies terminated as above	3	3,500 00
Policies in force at date of statement	201	355,000 00

Number of insured lives at beginning of year	160
Number of new insurers during the year	24
Number of deaths during the year among the insured	None.
Number of insured whose policies have terminated during the year otherwise than by death	3
Number of insured lives at date of statement	181

Subscribed and sworn to, 28th March, 1885, by

A. G. RAMSAY,
President.

R. HILLS,
Secretary.

(Received, 30th March, 1885.)

THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—HENRY LYMAN.

Secretary—ARCHIBALD MCGOUN. | *Agent or Manager*—GERALD E. HART.

Principal Office—Montreal.

(Incorporated 30th June, 1864. Commenced life business in Canada, August, 1868.)

CAPITAL.

(*Included in Fire Department Statement.*)

ASSETS AS PER LEDGER ACCOUNTS.

Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals			$ 4,074 39
Premium obligations on policies in force			3,897 88
Stock and bonds held by the Company, viz:—			
	Par Value.	Market Value.	
*Montreal Corporation bonds, 6 per cent	$ 48,000 00	$ 49,400 00	
*Canada Central Railway bonds	5,840 00	5,956 80	
*Montreal R. C. School Commissioners' bonds	2,000 00	2,240 00	
Montreal Corporation 6 per cent. stock	15,000 00	17,250 00	
do do 7 per cent. do	2,600 00	3,640 00	
Montreal Harbor 6½ per cent. bonds	8,000 00	8,880 00	
do 5 per cent. do	7,000 00	7,140 00	
94 shares Merchants' Bank stock	9,400 00	10,175 50	
Toronto bonds	9,974 00	10,722 05	
Montreal Loan and Mortgage Company's stock reduced	7,500 00	7,500 00	
West Tilbury bonds	7,260 08	7,260 08	
Parkhill bonds	4,000 00	4,000 00	
Windsor debentures	16,072 00	16,072 00	
Sandwich bonds	4,084 00	4,084 00	
Total par and market value	146,730 08	154,320 43	
Carried out at market value			154,320 43
Cash in Merchants' Bank			6,991 53
Agents' ledger balances			547 08
Total			$ 169,831 31

OTHER ASSETS.

Interest due	$ 170 64	
do accrued	1,246 75	
Total carried out		1,417 39
Gross premiums due and uncollected on policies in force	8,526 98	
Gross deferred premiums on same	7,575 35	
Total outstanding and deferred premiums	16,102 33	
Deduct cost of collection, at 10 per cent	1,610 23	
Net outstanding and deferred premiums		14,492 10
Commuted commissions		3,750 00
Total assets, Life Department		$ 189,490 80

*Deposited with Receiver-General.

CITIZENS'—*Continued.*

LIABILITIES.

† Amount computed to cover the net reserve on all outstanding policies in force	$ 188,996 74	
Deduct value of policies re-insured in other companies	6,583 50	
Net re-insurance reserve		$ 182,413 24
Claims for death losses unadjusted but not resisted		1,000 00
Sundry		1,879 29
Total liabilities, Life Department		$ 185,292 53
Surplus on policy-holders' account		$ 4,198 27

INCOME DURING THE YEAR.

Net cash received for premiums	$ 49,651 78
Premium obligations taken in part payment of premiums	347 87
Total	$ 49,999 65
Deduct premiums paid to other companies for re-insurance	1,772 01
Total premium income	$ 48,227 64
Amount received for interest or dividends on stock, &c	7,994 28
Other income	100 00
Total income, Life Department	$ 56,321 92

EXPENDITURE DURING THE YEAR.

Total amount paid for death claims (including $2,267.00 accrued in previous years)	$18,385 50	
Deduct amount received from other companies for re-insured death claims	3,000 00	
Net amount paid for death claims		$ 15,385 50
Cash paid for matured endowments		1,200 00
Cash paid for surrendered policies		1,154 05
Premium obligations voided by lapse		235 39
Cash dividends paid to policy-holders (including $100 bonus on matured endowment claims)		3,733 92
Cash transferred to profit and loss on account of stockholders' profits		3,666 12
Cash paid for commission, salaries and other expenses of officials		11,602 81
Cash paid for taxes and rent		772 42
All other expenditure, viz:—		
Actuarial fees	$ 200 00	
Medical fees	1,695 11	
Printing, advertising and stocks	3,129 00	
Postage, telegrams, &c	283 08	
		5,307 19
Total expenditure, Life Department		$ 43,057 40

† Based on Institute H.M. Table at 4½ per cent. interest. Computed by Department.

CITIZENS'—*Continued.*

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at the commencement of year		$ 3,838 65
do received during the year		347 87
Total		$ 4,186 52
Premium obligations used in payment of claims		$ 53 25
do voided by lapse		235 39
Total deductions		$ 288 64
Balance, note assets at end of year		$ 3,897 88

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	235	
Amount of said policies		$ 409,000 00
Amount of said policies re-insured in other licensed companies in Canada		9,500 00
Number of policies become claims in Canada during the year	15	
Amount of said claims	$ 18,318 50	
Bonus additions	100 00	
Total		18,418 50
Amount of above claims re-insured in other licensed companies in Canada		3,000 00
Number of policies in force in Canada at date	1,059	
Amount of said policies	$ 1,666,355 06	
Add bonus additions	5,207 05	
Total	1,671,562 11	
Deduct amount of said policies re-insured in other licensed companies in Canada	51,286 00	
Net amount in force, 31st December, 1884		$1,620,276 11

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	13	$ 17,118 50
2. By maturity (including bonus additions, $100)	2	1,300 00
3. By surrender (including bonus additions, $422) (For which cash value has been paid, $1,154.05.)	9	27,557 00
4. By surrender, $46,035.00 (including bonus additions, $35) (For which paid up policies have been granted to amount of $6,113.00.)		
Difference of amounts carried out		39,922 00
5. By lapse (including bonus additions, $157.00)	163	296,500 00
Total	187	$ 382,397 50

CITIZENS'—*Concluded.*

	No.	Amount.
Policies in force at beginning of year (including bonus additions, $4,703.05)	1,009	$1,635,851 61
Policies issued during the year (including 2 revived)	289	468,775 00
Bonuses added for 1884		1,061 00
Policies terminated as above and by change to paid-up policies (including bonus additions, $557.00)	204	388,510 50
Policies terminated by change	4	7,115 00
Policies not taken	31	38,500 00
Policies in force at date of statement (of which $51,286.00 is re-insured)	1,059	1,671,562 11

Number of insured lives at beginning of year	1,005
Number of new insurers during the year	228
Number of deaths during the year among insured	11
Number of insured whose policies have been terminated during the year otherwise than by death	173
Number of insured lives at date of statement	1,049

Subscribed and sworn to, 24th March, 1885, by

HENRY LYMAN,
President.

GERALD E. HART,
General Manager.

(Received, 26th March, 1885.)

THE COMMERCIAL UNION ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Chairman—W. R. ARBUTHNOT, Esq.

Secretary—GEO. LYON BENNET. | *Principal Office*—19 and 20 Cornhill, London, England.

Incorporated, 28th September, 1861.

Agent in Canada—FRED. COLE. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, 11th September, 1863.)

CAPITAL.

Amount of capital authorized and subscribed for	£2,500,000 stg.
Amount paid up in cash	250,000 "

Gross amount of premiums received in cash during the year on life policies in Canada	$ 19,076 69
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada	541 63
Total net premium income	$ 19,618 32

*Amount paid on account of death claims (including bonus additions)	$ 23,972 94
Amount paid for surrendered policies	358 67
Total net amount paid to policy-holders in Canada	$ 24,331 61

ASSETS IN CANADA.

(*Specially Life Department.*)

Cape of Good Hope stock in deposit with Receiver-General, par value	$ 107,066 66
Queensland 4 per cent. bonds deposited with Receiver-General for policies issued since 31st March, 1878, at par value	9,733 34
Cash in hand and in banks in Canada	3,511 78
Total assets in Canada, Life Department	$ 120,311 78

(*For other Assets, see Fire Department.*)

LIABILITIES IN CANADA, LIFE DEPARTMENT.

Under policies issued previous to 31*st March*, 1878.

Amount of claims on policies in Canada unsettled but not resisted			$ 3,051 40
†Amount computed to cover the net reserve or re-insurance value of all outstanding policies in Canada		$ 172,966 20	
Deduct amount of outstanding and deferred premiums, less cost of collection at 10 per cent	$ 3,867 56		
Deduct loans advanced on security of policies within the surrender value and credit premiums	16,159 31	20,026 87	
Difference carried out			$ 152,939 33
Total liabilities to said policy-holders in Canada			$ 155,990 73

* Of this amount $1,495.04 accrued in 1883; stated in last year's return at $1,563.17, error of $68.12 over-stated in bonus additions.

† See Note at foot of next page.

COMMERCIAL UNION—*Continued.*

LIABILITIES IN CANADA.

Under Policies issued subsequent to 31st March, 1878.

*Amount computed to cover net reserve on all outstanding policies in Canada		$ 9,874 46	
Deduct amount of outstanding and deferred premiums, less cost of collection, at 10 per cent.	$ 649 10		
Deduct credit premiums	1,831 95		
		2,481 05	
Difference carried out			$ 7,393 41
Total net liabilities to said policy-holders in Canada			$ 7,393 41
Total net liabilities to all policy-holders in Canada			$ 163,384 14

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	6		
Amount of said policies			$ 10,706 67
Number of policies become claims in Canada during the year	3		
Amount of said claims (including bonus additions, $4,359.30)			25,529 30
Number of policies in force in Canada at date	294		
Amount of said policies		$ 617,015 49	
Add bonus additions		75,948 46	
Total policies in force at 31st December, 1884			692,963 95

Number and amount of policies terminated during the year in Canada (exclusive of bonuses), viz.:—

	No.	Amount.
1. By death	9	$ 21,170 00
2. By surrender	2	1,946 67
(For which cash value has been paid, $358.67.)		
3. By surrender, $486.66.		
(For which paid-up policies have been granted to amount of $165.46.)		
Difference of amounts carried out		321 20
4. By lapse	2	5,353 33
Total	13	$ 28,791 20

	No.	Amount.
Policies in force at beginning of year (exclusive of bonuses)	301	$ 635,100 02
Policies issued during the year	6	10,706 67
Policies terminated as above	13	28,791 20
Policies in force at date of statement (exclusive of bonuses)	294	617,015 49

Number of insured lives at beginning of year	278
Number of new insurers during the year	6
Number of deaths during the year among insured	7
Number of insured whose policies have been terminated during the year otherwise than by death	4
Number of insured lives at date of statement	273

*Reserve based on H. M. Table of Mortality, at 4½ per cent. interest. The reserve as computed by the Department, and based upon the same Table of Mortality and rate of interest, is $175,869.03 for policies issued previous to 31st March, 1878, and $9,964.19 for policies issued subsequent to that date; certain policies transferred to home office are herein included as being still Canadian policies quoad the reserve, though they are dropped from the list in Canada.

COMMERCIAL UNION—*Continued.*

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada	53	$ 122,654 61
Policies issued during the year	6	10,706 67
Policies terminated as above	2	3,893 33
Policies in force at date of statement	57	129,467 95
Bonus additions	....	1,350 26

Subscribed and sworn to, 9th April, 1885, by

FRED. COLE.

(Received, 10th April, 1885.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

(*Abstracted from Directors' Report, London, Eng., March,* 1885.)

LIFE DEPARTMENT.

The assurances completed during the year amounted to £352,276, under 582 policies, and the new premiums were £12,392.

The net claims amounted to £78,984, being rather more than the estimate; nevertheless the life fund was increased by £55,117, and at the end of the year showed a total of £867,642.

LIFE DEPARTMENT.

		£	s.	d.
Amount of life assurance fund at the beginning of the year		812,525	10	4
New premiums	£ 12,392 4 10			
Renewal	118,002 16 5			
	£130,395 1 3			
Deduct re-assurances	13,385 7 2			
		117,009	14	1
Premium for endowment certain		37	17	8
Consideration for annuities		687	2	1
Interest and dividends		36,410	14	10
Fines		162	17	7
		£966,833	16	7

	£	s.	d.
Claims under policies, after deduction of sums re-assured	78,984	18	8
Endowment assurances matured	125	0	0
Surrenders	3,829	2	11
Annuities	2,086	10	7
Cash bonuses to policy-holders	287	9	10
Commission	4,969	13	8
Expenses of management	8,794	0	4
Exchange	114	8	7
Amount of life assurance fund at the end of the year	867,642	12	0
	£966,833	16	7

COMMERCIAL UNION—*Concluded.*

Balance Sheet of the Life Department, 31*st December,* 1884.

	£	s.	d.
Assurance fund	867,642	12	0
Life investment reserve fund	1,830	4	4
Claims outstanding	24,406	19	10
Re-assurance premiums due, but not paid	1,151	5	2
Commission due	2,942	13	2
Annuities due	105	9	7
Suspense account	497	18	7
	£898,577	2	6

	£	s.	d.
Mortgages on property within the United Kingdom	489,905	14	3
Mortgages on property out of the United Kingdom	100,400	0	0
Loans on the company's policies	29,267	14	3
Investments—			
Indian and Colonial Government securities	76,466	17	1
Cape of Good Hope Government securities	21,120	0	0
Foreign Government securities	9,128	16	8
Railway and other debentures and debenture stocks	30,059	13	9
Railway and other preference stocks and shares	23,010	5	6
Parliamentary debenture bonds	20,629	6	3
Freehold ground rents	14,680	1	7
Life policy purchased	1,025	11	10
Branch and agency balances	17,210	18	7
Outstanding premiums	7,752	7	10
Outstanding interest	755	7	10
Cash—			
On deposit £46,363 12 7			
Bankers' current accounts 8,975 3 2			
In hand 195 16 2			
	55,534	11	11
Bills receivable	1,620	15	2
	£898,577	2	6

THE CONFEDERATION LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President— HON. SIR WM. P. HOWLAND, C.B.; K.C.M.G. | *Managing Director and Agent*— J. K. MACDONALD.

Head Office, - - - - - - Toronto.

(Organized or Incorporated, 14th April, 1871; Commenced business in Canada, 31st October, 1871.)

CAPITAL.

Amount of capital authorized and subscribed for	$1,000,000 00
Amount paid up in cash	80,000 00

(*For List of Stockholders, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Value in account of real estate held by the Company	$ 24,801 68
Amount secured by way of loans on real estate by bond or mortgage, first liens	961,690 41
Amount of loans secured by bonds, stocks or other marketable collaterals, viz.	63,797 56

	Par value.	Market value.	Amount loaned.
5 Shares Montreal Bank stock	$1,000 00	$ 2,000 00	$ 300 00
200 do Canada Permanent stock	10,000 00	21,000 00	20,000 00
292 do Ontario Bank stock	29,200 00	32,120 00	25,497 56
250 do London and Canada Loan	1,750 00	2,450 00	
County of York Debentures	18,000 00	19,440 00	18,000 00
	$59,950 00	$77,010 00	$63,797 56

Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals	36,775 31

Stocks, bonds and debentures owned by the Company, viz :—

	Par value.	Market value.
*City of Toronto debentures	$ 61,000 00	$ 64,481 90
* do Hamilton do	2,400 00	2,572 32
* do Belleville do	5,000 00	5,527 00
Township Medora and Wood debentures	550 00	565 56
*Village of Yorkville do	5,135 00	5,696 87
* do Mount Forest do	4,000 00	4,086 40
*Town of Whitby do	1,050 00	1,424 46
do do	350 00	
*Village of Arthur do	2,500 00	2,650 00
*Township of Muskoka do	1,600 00	1,671 68
County of Haliburton do	727 00	731 12
Village of Brussels do	5,000 00	5,200 00
Township of Minden do	119 00	119 00
*Township of Colchester do	1,167 00	1,622 81
do do	389 00	
Town of Ridgetown do	5,000 00	5,025 00
Townships of Lutterworth, Anson and Hinden debentures	92 00	92 00
Township of Assiginack debentures	1,500 00	1,526 59
do Howard do	2,000 00	2,045 00
Town of Port Hope do	19,000 00	19,692 46
do Cobourg do	5,000 00	5,716 25
County of York do	3,000 00	3,030 00
	$126,579 00	$133,476 42

*Deposited with the Receiver-General.

CONFEDERATION LIFE—*Continued.*

Carried out at par value (*market value, $133,476.42)		$ 126,579 00
Government 5 per cent. stock, par value		4,200 00
do savings bank deposit		416 10
Cash at head office		61 84
Cash in banks, viz.:—		
Ontario Bank	$ 13,275 06	
Bank of New Brunswick, N.B.	114 00	
Canadian Bank of Commerce	42,625 34	
		56,014 40
†Bills receivable		42,219 42
Agents' ledger balances		397 48
Total		$1,316,953 20

OTHER ASSETS.

Interest due	$ 22,317 26	
do accrued	23,726 22	
Total		46,043 48
Gross premiums due and uncollected on policies in force (including bills receivable, $42,219.42)	69,112 35	
Gross deferred premiums on same	20,754 02	
Total outstanding and deferred premiums	89,866 37	
Deduct cost of collection at 10 per cent. ($8,986.63) and bills receivable ($42,219.42)	51,206 05	
Net outstanding and deferred premiums		38,660 32
Furniture		2,332 16
Quebec Government tax (contested)		890 00
Advanced to Company's agents for expenses		455 00
Advances to employees on salary account, $382.30; sundry small accounts, $90.49; disbursed for mortgagors, $963.48; amount received to guarantee interest certain mortgage, $186.97		1,623 24
Total assets		$1,406,957 40

LIABILITIES.

‡Amount computed to cover the net present value of all policies and annuity bonds in force	$1,110,950 89	
Deduct net value of policies re-insured in other companies	18,053 87	
	1,092,897 02	
Lapsed policies liable for surrender or restoration	1,962 89	
Liabilities for temporary reduction to premiums	23,181 09	
Total net re-insurance reserve		$1,118,041 00
Claims for death losses adjusted but not due	11,594 99	
Total death claims		11,594 99
Amount of dividends or bonuses to policy-holders due and unpaid		918 38
Due on account of general expenses		4,930 16

* The market value, $132,204.70, given in the Company's published report, is an estimate.
† In Company's own statement this is included in outstanding premiums.
‡ Reserve at 4½ per cent. based on Table Institute of Actuaries, G.B., for policies. Annuities valued by Government Table 5 per cent.

CONFEDERATION LIFE—*Continued.*

undry liabilities, viz. :—

Premiums paid in advance	$ 580 19	
Sinking fund to meet maturing debentures	582 92	
Due on surrendered policy	197 36	
Erskine Church fire loss—Balance being paid over as church is rebuilt	1,254 97	
Globe Mutual	120 79	
		2,736 23
Total liabilities		$1,138,220 76
urplus on policy-holders' account		$ 268,736 64
apital stock paid up		80,000 00
urplus above all liabilities and capital		$ 188,736 64

INCOME DURING THE YEAR.

ash received for premiums	$ 339,837 69
remiums paid by dividends, including temporary reductions	10,690 70
ash received for annuities	4,500 00
Total	$ 355,028 39
educt premiums paid to other companies for re-insurance	4,990 60
Total premium income	$ 350,037 79
eceived for interest or dividends on stock	71,437 00
eceived for rents	1,452 72
rofit on sale of real estate	116 29
Total income	$ 423,043 80

EXPENDITURE DURING THE YEAR.

ash paid for death claims	$ 57,766 86	
ash paid for matured endowments	4,000 00	
et amount paid for death claims and matured endowments (Of this amount $8,835.25 accrued in previous year.)		$ 61,766 86
ash paid to annuitants		1,717 30
ash paid to temporary annuitants for reduction of premiums		9,734 08
ash paid for surrendered policies		7,035 53
ash dividends paid to policy-holders		1,835 64
ash dividends applied to payment of premiums		956 62
ash paid to stockholders for interest or dividends		8,000 00
ivic tax on same at H. O		122 36
ash paid for commission and salaries and other expenses of officials		69,151 03
ash paid for taxes, licenses, fees or fines		404 75
ash paid for rent		2,904 95
ther expenditures, viz. :—Medical expenses, $5,338.50; advertising, $1,542.96; general expenses, $951.64; postage, $1,478.27; printing, stationery, &c., $2,036.76; commission on loans, $538.00; furniture, $359.48; solicitors' charges, $765; exchange expenses, $343.72; insurance literature, $84.16; insurance superintendence, $323.07; lost through the mails, $38.26		13,799 82
Total expenditure		$ 177,428 94

CONFEDERATION LIFE—*Concluded.*

*MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada (including 10 revived)	1,402	
Amount of said policies (including revived, $11,500)	$ 2,256,561 40	
Bonus additions	254 00	
		$2,256,815 40
Amount of said policies re-insured in other licensed companies in Canada.		10,000 00
Number of policies become claims in Canada during the year	53	
Amount of said claims	$ 64,486 60	
Bonus additions	40 00	
		65,526 60
Number of policies in force in Canada	8,051	
Amount of said policies	$12,330,919 00	
Bonus additions	39,266 00	
Total	12,370,185 00	
Amount of said policies re-insured in other licensed companies in Canada	153,909 00	
Net amount of policies in force on 31st December, 1884		12,216,276 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonuses, $40.00)	50	$ 60,526 60
2. By maturity	3	4,000 00
3. By expiry	29	53,000 00
4. By surrender (including bonuses, $1,286.00) (For which cash value has been paid, $7,035.53.)	96	158,266 00
5. By surrender (including bonuses, $80.00) $75,580.00. (For which paid up policies have been granted to amount of $12,122.00.) Difference of amounts carried out		63,458 00
6. By lapse (including bonuses, $1,014.00)	465	751,914 00
Total	643	$1,091,164 60

	No.	Amount.
Policies in force at beginning of year (including bonuses, $41,432.00)	7,292	$11,204,534 00
Policies issued during the year (including 10 revived for $11,500.00)	1,540	2,420,392 00
Bonuses added during the year		254 00
Policies terminated as above and by change to paid-up policies (including bonuses, $2,420.00)	684	1,103,286 60
Policies not taken	97	151,708 40
Gross policies in force at date of statement (including bonuses, $39,266.00)	8,051	12,370,185 00

Number of insured lives at beginning of year	6,566
Number of new insurers during the year	1,406
Number of deaths during the year among insured	42
Number of insured whose policies have been terminated during the year otherwise than by death	654
Number of insured lives at date of statement	7,276

Subscribed and sworn to, 18th April, 1885, by

W. P. HOWLAND,
President.

J. K. MACDONALD,
Managing Director.

(Received, 20th April, 1885.)

* Following the past practice, the books were kept open for a short time after the close of the year, but in no item is there more than twelve months' business.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—JACOB L. GREENE. | *Secretary*—WILLIAM G. ABBOTT.

Principal Office—Hartford, Conn., U.S.

Agent in Canada—ROBERT WOOD. | *Head Office in Canada*—Montreal.

Organized or Incorporated, 15th June, 1846. Commenced business, 15th December, 1846. Licensed in Canada, 1st August, 1868.

(No capital—being purely a Mutual Company.)

Amount of premiums received in cash during the year on life policies in Canada		$ 95,222 55
Amount paid during the year on claims in Canada:—		
On account of death claims	$45,222 00	
do matured endowments	84,495 00	
Net amount paid on account of claims		$ 129,717 00
(Of this amount, $19,200 accrued in previous year.)		
*Amount paid for surrendered policies		
Amount paid for dividends to policy-holders		27,940 83
Total net amount paid to policy-holders in Canada		$ 157,657 83

ASSETS IN CANADA.

U. S. Registered 6 per cent. bonds of 1898, held in deposit by Receiver-General	$ 100,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted	$ 3,000 00
†Amount estimated to cover the net reserve on all outstanding policies in Canada	975,000 00
Total net liabilities to policy-holders in Canada	$ 978,000 00

MISCELLANEOUS.

Number of policies become claims in Canada during the year	48	
Amount of said claims		$ 110,717 00
Number of policies in force in Canada at date	1,758	
Amount of said policies		3,372,041 00

*This Company allows surrender values on lapsed policies only in payment of premiums on new insurance, or to keep other insurance on same life in force, or the value is applied in purchase of paid up insurance. No record is kept by States or Territories of the amounts so applied.

†Estimated on basis of 4 per cent. interest, Combined Experience Table.

CONNECTICUT MUTUAL LIFE--*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	16	$ 26,222 00
2. By maturity	32	84,495 00
3. By surrender and lapse	61	127,500 00
Total	109	$ 238,217 00

	No.	Amount.
Policies in force at beginning of year in Canada	1,867	$3,610,258 00
Policies terminated as above	109	238,217 00
Policies in force at date of statement	1,758	3,372,041 00

No return of number of insured lives.

Subscribed and sworn to, 14th April, 1885, by

WILLIAM G. ABBOTT,
Secretary.

(Received, 16th April, 1885.)

THE DOMINION SAFETY FUND LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President and Agent— J. DEWOLFE SPURR. | *Secretary*—CHARLES CAMPBELL.

Head Office—St. John, N.B.

(Incorporated, 25th March, 1881. Organized, 28th March, 1881. Commenced business in Canada, 8th June, 1881.)

CAPITAL.

Amount of capital authorized and subscribed for	$ 120,000 00
Amount paid up in cash	2,400 00
Amount of Guarantee Fund paid up in cash or securities	45,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate	$ 8,000 00

Bonds and debentures held by the Association :—

	Par value.	Market value.
Province of New Brunswick 6 p. c. bonds	$ 16,000 00	$ 17,620 00
City of St. John, N B. do do	21,750 00	24,161 50
Carleton Water Works do do	1,000 00	1,090 00
Town of Portland do debentures	2,000 00	2,200 00
Kent County do bonds	1,000 00	1,030 00
Musquash do do	700 00	700 00
Woodstock Water Works do do	4,000 00	4,120 00
Total par and market value	$ 46,450 00	$ 50,921 50

Carried out at market value	50,921 50
Cash in bank to credit of Receiver-General	50,000 00
Due from agents	71 14
Cash on hand at head office	253 46
Cash in banks	11,914 36
Interest accrued on bonds and debentures	434 51
Office furniture	450 00
Total assets	$ 122,044 97

LIABILITIES.

To policy-holders on Safety Fund account	$ 22,610 64
do Mortuary Fund account	14,959 70
Total liabilities on members' account	$ 37,570 34

OTHER LIABILITIES.

Loans from bank on security of bonds and debentures deposited	35,000 00
Due on account of loans	509 73
Total liabilities	$ 73,080 07
Surplus of assets over liabilities	$ 48,964 90
Capital stock paid up	$ 47,400 00

DOMINION SAFETY FUND—*Continued.*

INCOME.

Mortuary Fund	$ 19,993 94	
Safety do	2,897 54	
General do	9,319 25	
Total premiums received		$ 32,210 73
(Of this amount $839.14 was from Newfoundland.)		
Interest on bonds and debentures		2,416 50
Sundries		59 73
Total income		$ 34,686 96

EXPENDITURE.

Paid for death claims		$ 8,000 00
Cash paid to stockholders for interest		1,620 00
Other expenditure, viz :—		
Salaries of officials	$ 4,243 86	
Medical examiner's fees	593 00	
Agents' commissions	2,747 00	
Rates and taxes	32 20	
Office expenses	416 32	
Stationery	155 47	
Postage	426 29	
General expenses	154 41	
Printing	414 79	
Advertising	58 75	
Travelling expenses	543 78	
		9,785 27
Total expenditure		$ 19,405 27

CASH ACCOUNT.

Dr.		*Cr.*	
To Cash in bank and on hand 31st Dec., 1883	$ 56,317 25	By Expenditure as per schedule	$ 19,405 27
Income as per schedule	34,686 96	Paid for investments	9,943 21
Loans repaid	583 23	Advanced to agents	71 14
		Cash in bank and on hand 31st Dec., 1884	62,167 82
	$ 91,587 44		$ 91,587 44

MISCELLANEOUS.

Number of policies issued and taken in Canada during the year	305	
Amount of said policies		$ 305,000 00
Number of policies become claims in Canada during year	8	
Amount of said claims		8,000 00
Number of policies in force in Canada at date	1,983	
do do Newfoundland at date	61	
Total	2,044	
Amount of said policies		2,044,000 00

DOMINION SAFETY FUND—*Continued.*

Number and amount of policies terminated during the year :—

	No.	Amount.
1. By death	8	$ 8,000 00
2. By lapse	256	256,000 00
Total	264	$ 264,000 00

	No.	Amount.
Policies in force at beginning of year	2,003	$2,003,000 00
do issued and taken during the year	305	305,000 00
do terminated as above	264	264,000 00
do in force at date of statement	2,044	2,044,000 00

Number of insured lives at beginning of year	1,289
Number of new insurers during the year	187
Number of deaths during year among insured	6
Number of insured whose policies terminated otherwise than by death	158
Number of insured lives at date of statement	1,312

SAFETY FUND CLASS, 1881.

—	No. of Persons.	No. of Policies.	Amount of Safety Fund.
			$ cts.
Original number	207	345	3,450 00
Condition, 31st December, 1883	186	316	3,803 62
Deaths, 2 (policies, 4); lapses, 15 (policies, 31)	17	35	.....
Interest added during year	.....	.....	190 18
Condition, 31st December, 1884	169	281	3,993 80

SAFETY FUND CLASS, 1882.

—	No. of Persons.	No. of Policies.	Amount of Safety Fund.
			$ cts.
Original number	398	628	6,280 00
Condition, 31st December, 1883	375	591	6,594 00
Deaths, 3 (policies, 3); lapses, 23 (policies, 43)	26	46	.....
Interest added during the year	.....	.....	329 70
Condition, 31st December, 1884	349	545	6,923 70

DOMINION SAFETY FUND—*Concluded.*

SAFETY FUND CLASS, 1883.

——	No. of Persons.	No. of Policies.	Amount of Safety Fund.
			$ cts.
Original number	418	644	6,440 00
Condition, 31st December, 1883	413	636	6,440 00
Deaths, 1 (policies, 1); lapses, 46 (policies, 67)	47	68	322 00
Interest added during the year	.....	.....	.....
Condition, 31st December, 1884	366	568	6,762 00

SAFETY FUND CLASS, 1884.

——	No. of Persons.	No. of Policies.	Amount of Safety Fund.
			$ cts.
Original number	261	351	3,510 00
Lapses	4	7	.....
Condition, 31st December, 1884	257	344	3,510 00

Subscribed and sworn to, 5th March, 1885, by

J. DeWOLFE SPURR,
President.

CHARLES CAMPBELL,
Secretary.

(Received, 9th March, 1885.)

THE EDINBURGH LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1884.

President—Sir G. G. MONTGOMERY, Bart. | *Manager*—GEORGE M. LOW, F.F.A.

Principal Office—Edinburgh, Scotland. Organized, A.D. 1823.

Agent in Canada—DAVID HIGGINS. | *Head Office in Canada*—Toronto.

(Commenced business in Canada, June, A.D. 1857.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£500,000 stg.	$2,433,333 33
*Amount paid up in cash	75,000 "	365,000 00

Amount of premiums received in cash during the year on life policies in Canada	$ 15,876 15

Amount paid during the year on claims in Canada, viz. :—		
On account of death claims	$27,010 00	
Net amount paid on account of claims		$ 27,010 00
(Of this amount $3,406.67 accrued in 1883.)		
Amount paid for surrendered policies		2,028 19
Amount paid for bonuses or dividends to policy-holders		4,256 08
Total net amount paid to policy-holders in Canada		$ 33,294 27

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver-General, viz. :—

	Par value.	
Cape of Good Hope 4 per cent. inscribed stock	$ 48,666 67	
Town of Belleville bonds	27,000 00	
Town of Whitby do	10,000 00	
Town of Owen Sound bonds	17,000 00	
Town of Listowel do	13,000 00	
Town of London East do	40,000 00	
Town of Stratford do	6,000 00	
Carried out at par value		$ 161,666 67
Cash in hand and in banks in Canada		3,146 40
Total assets in Canada		$ 164,813 07

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted		$ 2,433 33
† Amount computed to cover the net reserve on all outstanding policies in Canada	$ 175,200 12	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent	1,016 61	
Difference carried out		174,183 51
Total net liabilities to policy-holders in Canada		$ 176,616 84

* Of this £75,000 now appearing as "paid up," £25,000 was added out of profits to the sum of £50,000 originally paid up.

† Actual valuation on the Institute of Actuaries, H.M. Table at 4½ per cent. interest.

EDINBURGH LIFE—*Continued.*

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	7	
Amount of said claims		$ 26,036 66
Number of policies in force in Canada at date	188	
Amount of said policies.....		473,888 66

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	7	$ 26,036 66
2. By surrender	3	4,866 67
(For which cash value has been paid, $2,028.19.)		
Total	10	$ 30,903 33

	No.	Amount.
Policies in force at beginning of year in Canada	198	$ 504,792 02
Policies terminated as above	10	30,903 33
Policies in force at date of statement.....	188	473,888 69

Number of insured lives at beginning of year.....	187
Number of deaths during the year among insured.....	7
Number of insured whose policies have been terminated during the year otherwise than by death	3
Number of insured lives at date of statement.....	177

Subscribed and sworn to, 9th February, 1885, by

DAVID HIGGINS,
Chief Agent.

(Received, 10th February, 1885.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1884.

(*Abstracted from Directors' Report, Edinburgh, 1st July,* 1884.)

The new policies issued (exclusive of policies written but not taken up) were 1,152 in number, assuring a total sum of £519,584 4s. 5d., and yielding in new premiums £20,103 7s. 2d., including £2,457 10s. 11d. by single payments. The new business thus reported is larger than that of any previous year in the current septennial period.

The sum of £26,460 5s. 7d. was received in the purchase of annuities amounting to £2,467 9s. 4d. per annum. Annuities to the amount of £383 1s. 2d. ceased by the death of 11 annuitants.

EDINBURGH LIFE—*Continued.*

The amount of premiums received during the year (after deducting premiums paid for reassurance) was £187,063 3s. 9d., and the amount of interest and dividends received £82,179 6s.

The total income (exclusive of annuity purchase-money) was £269,347 4s. 11d., being £13,011 8s. 10d., or upwards of 5 per cent. in excess of the income of the preceding year.

The claims, £130,234 17s. 10d., although larger than those of the preceding year, were less, both in number and amount, than the expectation according to the Mortality Tables.

After meeting the claims and all other outlay, the sum of £104,452 1s. 1d. was added to the Assurance and Annuity Fund, which, at the close of the year, amounted to £1,901,569 10s.

The total assets of the company, at 31st March, 1884, amounted to £2,065,630 14s. 6d.

Revenue Account for the Year ending 31st March, 1884.

Dr.		£	s.	d.
1883. March 31—				
Amount of funds at the beginning of the year		1,903,776	10	0
Premiums	£202,324 18 5			
Less re-assurance premiums	15,261 14 8			
		187,063	3	9
Consideration for annuities granted		26,460	5	7
Interest and dividends		82,179	6	0
Other receipts—				
Assignment and other fees		104	15	2
		£2,199,584	0	6

Cr.		£		d.
Claims under policies (after deduction of sums re-assured), viz.:—				
Claims under Life policies	£129,671 3 10			
Claims under Endowment policies	563 14 0			
		130,234	17	10
Surrenders:—				
Cash value of policies	£ 10,187 16 11			
Values applied in purchase of paid-up policies	2,082 7 5			
Cash values of bonus	2,067 1 9			
		14,337	6	1
Annuities		14,801	10	2
Commission		8,792	12	8
Expenses of management		16,902	14	2
Dividends to shareholders		9,000	0	0
Other payments—income tax		1,290	19	5
1884. March 31—Amount of funds at the end of the year, as per balance sheet		2,004,224	0	2
		£2,199,584	0	6

EDINBURGH LIFE—*Concluded.*

Balance Sheet at 31st March, 1884.

LIABILITIES.

	£	s.	d.
Shareholders' capital paid up	75,000	0	0
Assurance and annuity fund	1,901,569	10	0
Other funds—			
Shareholders' reserve dividend fund	27,654	10	2
Total funds as per revenue account	2,004,224	0	2
*Claims admitted but not yet paid	56,121	11	11
Other sums owing by the Company:—			
*Expenses of management not yet paid	1,838	18	0
Premiums paid in advance	43	17	11
Sums deposited with the Company, to meet interests, &c	3,402	6	6
	£2,065,630	14	6

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	1,284,009	13	5
Mortgages on property outside of the United Kingdom	Nil.		
Loans on Company's policies (within their surrender values)	96,204	7	8
Investments:—			
Colonial Government securities	142,963	4	3
Provincial and municipal securities (Canada)	40,228	13	6
Railway and other debentures, and debenture stocks	114,116	17	10
Railway shares (preference)	66,823	4	9
House property in Edinburgh, London, Dublin, Manchester and Glasgow (freehold and leasehold)	117,057	11	7
Company's own shares (purchased)	3,597	12	0
Ground annuals and feu duties	34,010	1	4
Life interests	2,337	14	1
Reversions	16,155	14	4
Loans on assignment of county rates, &c	38,009	5	10
Loans upon personal security (with Life policies)	14,400	15	2
Agents' balances (since accounted for)	33,791	11	9
Outstanding premiums	3,609	19	2
do interest due and unpaid at date	488	13	7
do do accrued but not yet receivable	22,773	0	6
Cash—On deposit £ 29,000 0 0			
On current account 5,906 19 1			
	34,906	19	1
Other assets—Policy stamps on hand	55	14	8
	£2,065,630	14	6

*These items are included in the corresponding items in the revenue account.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—HENRY B. HYDE. | *Secretary*—WILLIAM ALEXANDER.

Principal Office—120 Broadway, New York.

Agent in Canada—RICHARD W. GALE. | *Head Office in Canada*—Montreal.

(Organized or Incorporated, 26th July, 1859. Commenced business in Canada, about, October, 1868.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 100,000 00

Total premiums received during the year on life policies in Canada	$ 341,227 10

Amount paid during the year on claims in Canada, viz.:—

On account of death claims	$ 66,448 00	
do matured endowments	8,000 00	
Net amount paid on account of claims		$ 74,448 00
(Of this amount $500 death claims accrued in previous years.)		
Amount paid to annuitants		650 00
Amount paid for surrendered policies		44,387 46
Amount paid for dividends or bonuses to policy-holders		25,378 75
Total net amount paid to policy-holders in Canada		$ 144,864 21

ASSETS IN CANADA.

St. Louis City bonds, 6 per cent. (par value $100,000)	$ 100,000 00
U. S. bonds, 4 per cent	205,000 00
U. S. bonds, 4½ per cent	60,000 00
Total assets in Canada (in deposit with Receiver-General)	$ 365,000 00

(Market value, $440,175.)

LIABILITIES IN CANADA.

Under policies issued previous to 31*st March*, 1878.

Amount of claims on policies in Canada unsettled but not resisted		None.
*Amount computed to cover the net reserve or re-insurance value on all outstanding policies in Canada	$736,999 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.	11,800 00	
Difference carried out		$ 725,199 00
Total net liability to said policy-holders in Canada		$ 725,199 00

*Reserve based upon the American Experience Table, 4½ per cent.

EQUITABLE LIFE—*Continued.*

Under Policies issued subsequent to 31*st March*, 1878.

Amount of claims on policies unsettled but not resisted		$ 1,500 00
*Amount computed to cover the net reserve on all outstanding policies in Canada	$436,241 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent	36,500 00	
Difference carried out		399,741 00
Total net liabilities to said policy-holders in Canada		$ 401,241 00
Total net liabilities to all policy-holders in Canada		$1,126,440 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	850	
Amount of said policies		$2,169,895 00
Number of policies become claims in Canada during the year	34	
Amount of said claims		74,448 00
Number of policies in force in Canada at date	3,835	
Amount of said policies		9,526,183 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	30	$ 66,448 00
2. By maturity	4	8,000 00
3. By surrender	44	131,870 00
(For which cash value has been paid, $44,387.46.)		
4. By surrender, $65,500.		
(For which paid-up policies have been granted to amount of $22,181.)		
Difference of amounts carried out		43,319 00
5. By lapse	247	862,595 00
Total	325	$1,112,232 00

	No.	Amount.
Policies in force at beginning of year	3,310	$8,468,520 00
Policies issued during the year	1,068	2,716,681 00
Policies terminated as above and by change to paid-up policies	352	1,134,413 00
Policies not taken	191	524,605 00
Policies in force at date of statement	3,835	9,526,183 00

Number of insured lives at beginning of year in Canada	3,310
Number of new insurers during the year	1,068
Number of deaths during the year among insured	30
Number of insured whose policies have been terminated during the year otherwise than by death	513
Number of insured lives at date of statement	3,835

*Reserve based on the American Experience Table, 4½ per cent.

EQUITABLE LIFE—*Continued.*

Detail of Policies Issued since 31st March, 1878.

	No.	Amount.
olicies in force at beginning of year in Canada	2,021	$5,316,822
olicies issued during the year	1,068	2,716,681
olicies terminated as above	264	923,239
olicies not taken	191	524,605
olicies in force at date of statement	2,634	6,585,659

Subscribed and sworn to, 20th March, 1885, by

RICHARD FIELDER,
Cashier.

Received, 23rd March, 1885.)

General Business for the Year ending 31st December, 1884.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR 1884.

otal premium income	$12,031,330 22
eceived for interest or dividends	2,500,691 03
eceived for rent	471,458 80
Total income	$15,003,480 05

DISBURSEMENTS DURING THE YEAR 1884.

otal amount paid for loss and matured endowments	$ 4,168,391 15
ash paid to annuitants	90,022 23
ash paid for surrendered policies	1,086,228 76
ash dividends paid to policy-holders	1,850,144 93
ash paid to stockholders for interest or dividends	7,000 00
ommissions to agents	924,695 09
ommuted commissions	203,302 11
axes	125,971 01
eneral expenses	1,442,253 84
Total disbursements	$ 9,898,009 12

ASSETS.

ook value of real estate, unencumbered	$10,692,241 67
oans on bonds and mortgages (first liens) on real estate	15,494,726 72
oans secured by pledge of bonds, stock or other marketable collaterals	5,319,641 08
ost value of bonds and stocks owned	17,634,753 47
ash on hand and in banks	6,073,951 86
gents' balances	112,033 57
ommuted commissions	210,372 29
Total net or ledger assets	$55,537,720 66

OTHER ASSETS.

nterest due and accrued	334,214 13
ents due and accrued	70,316 22
arket value of bonds and stocks over cost	765,653 53
et amount of uncollected and deferred premiums	1,163,217 00
Total assets	$ 57,871,121 54

EQUITABLE LIFE—*Concluded.*

LIABILITIES.

Net re-insurance reserve	$ 44,090,000 00
Total unsettled claims	185,000 81
Unpaid dividends or surplus or other description of profits due policy-holders	84,355 00
And other liabilities, namely, possible claims under lapsed policies	72,157 00
Total liabilities	$ 44,431,592 81
Gross surplus on policy-holders' account	$ 13,439,528 73
(Computed as belonging to tontine policy-holders	$ 7,125,987 00)
(Computed as belonging to other than tontine policy-holders	6,313,541 73)

RISKS AND PREMIUMS.

Number of new policies issued during the year	19,563	
Amount of said policies		$ 79,773,400 00
Number of policies terminated during the year	11,753	
Total amount terminated		50,628,474 00
Number of policies in force at date of statement	83,699	
Net amount of said policies		309,409,171 00

H. B. HYDE,
President.

WILLIAM ALEXANDER,
Secretary.

NEW YORK, 20th February, 1885.

THE FEDERAL LIFE ASSURANCE COMPANY OF ONTARIO.

STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1884.

resident—JAS. H. BEATTY. | *Managing Director*—DAVID DEXTER.

Head Office—Hamilton, Ont.

ncorporated, 21st December, 1871. Commenced business in Canada, June, 1882.)

CAPITAL.

nount of joint stock capital authorized	$1,000,000 00
nount subscribed for	700,000 00
nount paid up in cash	62,427 00

(*For list of Stockholders, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

nount secured by way of loans on real estate by bond or mortgage, first liens		$ 1,800 00
nount of loans made to policy-holders on the Company's policies assigned as collaterals		607 94
emium obligations on policies in force		1,864 81
ocks and bonds owned by the Company, viz:—	Par Value.	
anadian Pacific Railway bonds	$ 11,000 00	
ndsay debentures	4,000 00	
Total par value	$ 15,000 00	
rried out		14,818 32
sh at head office		477 45
ecial deposit to credit of Receiver-General		40,100 00
sh in bank, viz :—		
Bank of Hamilton	$ 1,027 66	
Landed Banking and Loan Company	4,689 89	
Total		5,717 55
ort date notes for premiums		3,753 17
otes for calls on stock		6,423 00
gents' ledger balances		89 54
Total		$ 75,651 78

OTHER ASSETS.

terest accrued		1,143 76
oss premiums due and uncollected on policies in force	$ 3,254 00	
oss deferred premiums on same	1,909 09	
tal outstanding and deferred premiums	$ 5,163 09	
duct cost of collection at 10 per cent	516 30	
et outstanding and deferred premiums		4,646 79
ommuted commissions		5,156 37
rniture		853 35
Total assets		$ 87,452 05

*Deposited with the Receiver-General.

FEDERAL LIFE—*Continued.*

LIABILITIES.

*Amount computed to cover the net present value of all policies in force...	$44,501 38	
Net re-insurance reserve		$ 44,501 38
Due on account of all general expenses		1,096 03
Accrued for rent		116 00
Total liabilities		$ 45,713 41
Surplus on policy-holders' account		$ 41,738 64
Capital stock paid up		68,850 00

INCOME DURING THE YEAR.

†Cash received for premiums	$ 20,225 14
Premium obligations taken in part payment of premiums	699 72
Total	$ 20,924 86
Deduct premiums paid to other companies for re-insurance	10 96
Total premium income	$ 20,913 90
Received for interest	2,760 55
Received for rents	98 32
Sundry	22 50
Total	$ 23,795 27
Received on account of capital stock	500 00
Total income	$ 24,295 27

EXPENDITURE DURING THE YEAR.

Cash paid for death losses	$ 6,620 71	
Premium obligations used in payment of same	42 79	
‡Net amount paid for death claims		$ 6,663 50
Cash paid for surrendered policies (less loans on same)		778 92
Premium obligations voided by lapse		591 89
Cash paid for commissions, salaries and other expenses of officials, including commuted commissions		16,775 34
Cash paid for rent		500 00
Miscellaneous payments, viz.:—Medical fees, $1,406.24; printing, advertising, &c., $1,117.79; general expenses, including postage, Director's fees, fuel, light, department fees, audit fees and telegraphy, $1,001.04		3,525 07
Total expenditure		$ 28,834 72

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year		$ 1,799 77
do received during the year		699 72
		$ 2,499 49
Premium obligations used in payment of claims	$ 42 79	
do voided by lapse	591 89	
Total deductions		634 68
Balance, note assets at end of year		$ 1,864 81

*Institute of Actuaries, H.M. 4½ per cent. computed by Department.
†Not including short date notes for premiums.
‡Claims, $7,000; less, $336.50 liens thereon.

FEDERAL LIFE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	331	
Amount of said policies		$ 547,250 00
Number of policies become claims in Canada during the year	5	
Amount of said claims		7,000 00
Number of policies in force in Canada at date	610	
Net amount in force, 31st December, 1884		$ 872,645 26

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
(1.) By death	5	$ 7,000 00
(2.) By expiry	1	1,000 00
(3.) By surrender (For which cash value has been paid, $1,152 92.)	8	20,124 18
(4.) By lapse	289	374,150 00
Total	303	$402.274 18

	No.	Amount.
Policies in force at beginning of year	582	$ 727,669 44
Policies issued during the year in Canada	366	610,750 00
Policies terminated as above	303	402,274 18
Policies not taken	35	63,500 00
Policies in force at date of statement	610	872,645 26

Number of insured lives at beginning of year	564
Number of lives insured during the year	360
Number of deaths during the year among the insured	5
Number of insured whose policies have been terminated otherwise than by death	323
Number of insured lives at date of statement	596

Subscribed and sworn to, 13th April, 1885.

WILLIAM KERNS,
Vice-President.

DAVID DEXTER,
Managing Director.

(Received, 16th April, 1885.)

THE LIFE ASSOCIATION OF CANADA.

(Formerly Mutual Life Association of Canada.)

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—The Hon. JAMES TURNER. | *Manager*—JOHN CAMERON.

Head Office—Hamilton, Ont.

(Organized or incorporated, 1872. Commenced business in Canada, 1872.)

CAPITAL.

Amount of guarantee capital authorized and subscribed for	$ 200,000 00
Amount paid up in cash	50,139 09
Amount paid in notes	1,777 57

(For List of Guarantors, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate by bond or mortgage, first liens		$ 4,798 87
The same, second liens		1,500 00
Amount of loans as above on which interest has not been paid within one year previous to statement	$ 1,500 00	
Amount of loans made in cash to policy-holders on the Company's policies, assigned as collaterals		5,372 9
Premium obligations on policies in force		316 34

Stocks, bonds or debentures owned by the Company, in deposit with Receiver-General, viz. :—

	Par value.	Market value.
City of Hamilton Water Works bonds	$ 16,777 00	$ 17,951 33
do general bonds	38,849 32	41,568 77
Town of Strathroy do	2,000 00	2,010 00
County of Wellington do	9,000 00	9,289 50
Township of Minto do	500 00	510 00
Town of Ingersoll do	3,000 00	3,090 00
Town of Peterboro' do	3,000 00	3,120 00
City of Guelph do	9,400 00	9,655 50
City of London do	1,000 00	1,100 00
Township of Usborne do	2,000 00	2,060 00
Township of Oxford do	300 00	303 00
Township of Gosfield do	360 80	362 60
Township of Romney do	700 00	700 00
Town of Windsor do	7,178 00	7,465 12
City of Belleville do	8,000 00	8,240 00
Township of Proton do	700 00	714 00
Township of Maidstone do	1,476 00	1,498 14
Township of Chatham and North Gore general bonds	1,853 32	1,890 35
Total (with Receiver-General)	$ 106,094 44	$111,528 31

Debentures held by the Company, viz. :—

City of Hamilton	$ 8,000 00	$ 8,560 00
Township of Brooke	720 00	725 40
Township of Maidstone	246 00	246 00
Township of Chatham and North Gore	264 76	264 76
Village of Ridgetown	5,000 00	5,400 00
Village of Wallaceburg	4,500 00	4,500 00
(Re-payable by 20 annual payments of $392.30 each, including interest.)		
Total	$ 18,730 76	$ 19,696 16
Total par and market value	$ 124,825 20	$ 131,224 47

LIFE ASSOCIATION OF CANADA—*Continued.*

Carried out at market value		131,224 47
Cash at head office		132 96
Cash in banks, viz. :—		
Canadian Bank of Commerce	$ 7,398 50	
Landed Banking and Loan Company, Hamilton	5,000 00	
Hamilton Provident and Loan Company	10,616 45	
Total		23,014 95
Agents' ledger balances		618 60
Bills receivable (including $1,777.57 guarantors' notes)		1,821 57
Total		$ 168,800 66

OTHER ASSETS.

Interest due	$ 469 30	
Interest accrued	3,442 01	
Total		$ 3,911 31
Gross premiums due and uncollected on policies in force	$ 9,129 75	
Gross deferred premiums on same	5,761 76	
Total outstanding and deferred premiums	$ 14,891 51	
Deduct cost of collection, at 10 per cent	1,489 15	
Net outstanding and deferred premiums		13,402 36
Office furniture		746 54
Total assets		$ 186,860 87

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.	$165,763 00	
Net re-insurance reserve		$ 165,763 00
†Claims for death losses unadjusted but not resisted		14,500 00
Claims for death losses resisted		3,000 00
Due on account of general expenses		1,045 74
Total liabilities		$ 184,308 74
Surplus on policy-holders' account		$ 2,552 13
Capital stock paid up		51,916 66

INCOME DURING THE YEAR.

Cash received for premiums	$ 41,706 52
Deduct premiums paid to other companies for re-insurance	122 00
Total premium income	$ 41,584 52
Amount received for interest or dividends on stock, &c	8,178 17
Total	$ 49,762 69
Payments to account of Guarantee fund	300 00
Total income	$ 50,062 69

*Computed at 5 per cent. Carlisle Table, Terminal Values.

†$5,000 of this is on a death which occurred in 1881, and was a risk taken from another Company; the original claim is unadjusted.

LIFE ASSOCIATION OF CANADA—*Continued.*

EXPENDITURE DURING THE YEAR.

Cash paid for death claims ($200 of which accrued in 1883)	$ 11,479 82	
Cash paid for matured endowments	750 00	
Net amount paid for death claims and matured endowments		$ 12,229 82
Cash paid for surrendered policies		4,969 77
Premium obligations voided by lapse		124 32
Cash paid to stockholders for interest or dividends (including $1,544.39, accrued in 1883)		4,652 46
Commissions, salaries and other expenses of officials		11,919 01
Taxes, licenses, fees or fines		52 22
All other expenditure, viz.:—Rent and taxes, $1,226.34; stationery, $280.34; advertising, $337.48; postages, $260.22; printing, $541.04; legal costs, $774.07; coal, gas and water, $164.27; office furniture, $111.20; bad debts written off, $1,872.75; sundries, including fire insurance premium, fidelity, guarantee premium, periodicals, bank commission, office repairs, $465.59		6,033 30
Total expenditure		$ 39,980 90

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	$ 400 00
Premium obligations received during the year	40 66
Total	$ 440 66
Deduction during the year, viz.:—	
Amount of obligations voided by lapse	$ 124 32
Total deductions	$ 124 32
Balance, premium obligations at end of year	$ 316 34

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	92	
Amount of said policies		$ 122,900 00
Number of policies become claims in Canada during the year	20	
Amount of said claims		24,529 82
Number of policies in force in Canada at date	955	
Amount of policies in force	$ 1,091,455 30	
Amount of said policies re-insured in other licensed companies in Canada	7,500 00	
Net amount in force at 31st December, 1884		$1,083,955 30

LIFE ASSOCIATION OF CANADA—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	17	$ 23,979 82
2. By maturity	3	550 00
3. By surrender	36	50,900 00
(For which cash value has been paid, $4,400.75.)		
4. By surrender, $4,000.00.		
(For which paid-up policies have been granted to amount of $1,277.00.)		
Difference of amounts carried out		2,723 00
5. By lapse	229	357,550 00
Total	285	$ 435,702 82

	No.	Amount.
Policies in force at beginning of year	1,292	$1,606,546 12
Policies issued during the year	86	102,889 00
Policies terminated as above and by change to paid-up policies.	288	436,979 82
Policies terminated otherwise, including policies not taken of the year, as well as some of previous year returned by agents.	135	181,000 00
Policies in force at date of statement	955	1,091,455 30

Number of insured lives at beginning of year	1,250
Number of new insurers during the year	86
Number of deaths during the year among insured	15
Number of insured whose policies have been terminated during the year otherwise than by death	391
Number of insured lives at date of statement	930

Subscribed and sworn to, 23rd April, 1885, by

JAMES TURNER,
President.

JOHN CAMERON,
Manager.

(Received, 24th April, 1885.)

14*a*—12½

THE LIFE ASSOCIATION OF SCOTLAND.

STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1884.

Manager—JOHN FRASER. | *Joint Secretaries*— { JOHN SHARP. JAMES CHARLES WARDROP.

Principal Office—Edinburgh.

Agent in Canada--ARCHIBALD INGLIS. | *Head Office in Canada*—Montreal.

(Organized or Incorporated, 1838. Commenced business in Canada, Sept., 1857.)

CAPITAL.

Amount of capital authorized and subscribed for..	$1,946,666 66
Amount paid up in cash	425,833 33

Gross amount of premiums received in cash during the year on life policies in Canada	$ 69,772 12
Gross amount of loans on policies taken during the year in payment of premiums in Canada	380 19
Total net premium income	$ 70,152 31

Net amount paid on account of death claims in Canada (Of this amount $38,860.29 accrued in the previous year.)	$ 70,085 98	
Net amount paid on account of matured endowments	5,353 33	
Net amount paid on account of claims		$ 75,439 31
Amount paid to annuitants		140 88
Amount paid for surrendered policies		2,474 28
Total net amount paid to policy-holders in Canada		$ 78,054 47

EXPENSES IN CANADA.

Cash paid for salaries of officials in Canada	$ 1,999 92
Cash paid for commission in Canada	606 67
Cash paid for licenses or taxes in Canada	155 06
Cash paid for office expenses and sundry expenditures in Canada	2,713 32
Total	$ 5,474 97

ASSETS IN CANADA.

Canada stock and municipal securities in deposit with Receiver-General	$ 154,760 00
Real estate in Canada owned	44,541 31
Cash in hand and in banks in Canada	14,717 10
Total assets in Canada	$ 214,018 41

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted		$ 51,799 61
*Amount estimated to cover net reserve on all outstanding policies in Canada	$796,812 29	
Deduct loans on said policies	116,782 13	
Difference carried out		680,030 16
Total liabilities in Canada		$ 731,829 77

MISCELLANEOUS.

Number of policies become claims in Canada during the year	30	
Amount of said claims (including bonus additions, $2,044)		$ 88,378 63
Number of policies in force in Canada at date	1,441	
Amount of said policies		2,682,869 66

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	26	$ 81,467 97
2. By maturity	4	7,056 66
3. By surrender (For which cash value has been paid, 2,474.28.)	6	20,951 04
4. By surrender, $10,706.66. (For which paid-up policies have been granted to amount of $9,593.82.)		
Difference of amounts carried out		1,112 84
Total	36	$ 110,588 51

	No.	Amount.
Policies in force at beginning of year in Canada	1,477	$2,793,458 17
Policies terminated as above	36	110,588 51
Policies in force at date of statement	1,441	2,682,869 66

Number of insured lives.....No return.

Subscribed and sworn to, 18th February, 1885, by

ARCHIBALD INGLIS.

(Received, 19th February, 1885.)

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*Computed exactly in year 1880-81 by Institute of Actuaries H.M. Table, at 4½ per cent. interest.

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

General Business Statement for the Year ending 5th April, 1884.

(*Abstracted from Directors' Report, Edinburgh, 28th October*, 1884.)

During the year ending 5th April, 1884 :—

The new life policies issued were 1,675, for ..... £	887,433
The annual premiums payable for these policies were	25,824
New life annuities were purchased for (per annum)	3,005
The revenue of the year from premiums and interest on investments was	462,075
353 deaths occurred amongst the assured under policies for	190,422

At the end of the year, 5th April, 1884 :—

27,235 policies of insurance were in force for	11,961,839
The total claims paid under life policies amounted to	3,637,235
The total cash bonuses paid or allocated to policy-holders amounted to	1,190,725
The assets in hand, as per the balance sheet, were	2,884,553

The funds invested at the date of the accounts yield, on the average, interest at the rate of £4, 8s. 1d. per cent. per annum.

Revenue Account for the Year ending 5th April, 1884.

Dr.

Amount of funds at the beginning of year		£ 2,637,213 7 4
Premiums (less re-assurances)	£350,266 15 3	
Consideration for annuities granted	22,255 3 0	
Interest and dividends	111,808 12 3	
		484,330 10 6
		£ 3,121,543 17 10

Cr.

Claims on policies payable on death ..... £	190,422 5 6
do do survivance of the lives	8,361 11 6
Surrenders	12,207 12 6
Annuities	17,939 6 0
Commission	12,982 12 10
Expenses of management	40,244 6 7
Dividends to shareholders, and interest on paid-up capital	12,323 9 9
Cash bonuses to existing policy-holders	43,927 8 3
Income tax	1,855 14 3
Amount of funds at the end of the year	2,781,279 10 8
	£ 3,121,543 17 10

Balance Sheet on the 5th April, 1884.

Liabilities.

Shareholders' capital, paid up ..... £	87,500 0 0
Assurance and annuity fund	2,693,779 10 8
	£ 2,781,279 10 8
Claims admitted, but not due (including all deaths to date, whether formally proved or not)	103,074 15 9
Annuities due, but not applied for	198 14 2
	£ 2,884,553 0 7

LIFE ASSOCIATION OF SCOTLAND—*Concluded.*

Assets.

Mortgages on property within the United Kingdom		£ 1,205,791	5	3
Loans on the Association's policies		276,123	5	8
Investments:—				
In Indian and Colonial Government securities		247,430	3	11
Foreign Government securities		49,118	10	3
Railway and other debentures and debenture stocks		249,289	16	5
Railway rent charge, guaranteed, and preference stocks		159,918	14	5
House property		133,764	16	2
Annuities and reversions		64,806	12	0
Bank stock		46,403	7	3
Stock of the Association, purchased under their Act, 16 and 17 Vic., chap. 244		33,167	15	0
Loans on personal security		49,369	3	6
Loans on statutory public rates		32,362	16	2
Loans on preference and guaranteed railway stocks, and other stocks		5,822	12	4
Office furniture and stamps		1,338	1	0
Outstanding premiums		103,116	2	2
Outstanding interest		5,585	0	8
Interest accrued, but not yet payable		32,184	11	10
Cash:—				
On deposit in banks	£146,325 11 9			
On current bank accounts	42,634 14 10			
		188,960	6	7
		£2,884,553	0	7

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—G. H. LOXDALE, Esq. | *Secretary*—JOHN M. DOVE, Esq.

Principal Office—Liverpool, England.

Agent in Canada—G. F. C. SMITH. | *Head Office in Canada*—Montreal.

(Organized 21st May, 1836. Commenced business in Canada, 4th June, 1851.)

CAPITAL.

(*See Fire Statement.*)

Amount of premiums received in cash during the year on life policies in Canada	$ 8,491 40

Amount paid during the year on account of matured endowments in Canada	$ 1,500 00
Amount paid to annuitants	496 00
Amount paid for dividends or bonuses to policy-holders	335 88
Total net amount paid to policy-holders in Canada	$ 2,331 88

EXPENSES IN CANADA.

Paid for commission	$ 284 81
Sundry expenditure	98 23
Total	$ 383 04

(*For Assets in Canada, see Fire Statement.*)

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted	$ 2,300 00
*Amount computed to cover the net reserve on all outstanding policies in Canada	65,406 02
Total net liability to policy-holders in Canada	$ 67,706 02

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.	17	
Amount of said policies		$ 11,946 38
Number of policies become claims in Canada during the year	4	
Amount of said claims		3,800 00
Number of policies in force in Canada at date	188	
Amount of said policies	$ 255,091 27	
Add bonus additions	17,478 52	
Total net amount in force 31st December, 1884		$ 272,569 79

*Computed by Department, on the basis of Institute of Actuaries H.M. Table, 4½ per cent. interest.

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	2	$ 2,300 00
2. By maturity	2	1,500 00
3. By expiry	1	4,000 00
4. By surrender, $3,000. (For which paid-up policies have been granted to amount of $987.00.) Difference of amounts carried out	...	2,013 00
5. By lapse	3	4,106 68
Total	8	$ 13,919 68

	No.	Amount.
Policies in force at beginning of year	179	$ 257,064 57
Policies issued during the year	17	11,946 38
Policies terminated as above	8	13,919 68
Policies in force at date of statement (exclusive of bonus additions).	188	255,091 27

Number of insured lives at beginning of year	162
Number of new insurers during the year	17
Number of deaths during the year among insured	1
Number of insured whose policies have been terminated during the year otherwise than by death	3
Number of insured lives at date of statement	175

Subscribed and sworn to, 4th March, 1885, by

G. F. C. SMITH.

(Received, 5th March, 1885.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

(*Abstracted from Directors' Report, Liverpool, Eng., 21st May,* 1885.)

LIFE DEPARTMENT.

During the year the Company has received 867 proposals to assure the sum of	£582,433
684 policies were issued for	417,717
105 proposals were not completed for	74,641
78 proposals were declined for	90,075

The premiums on new assurances during the year amount to £13,443, the total premium income, after deducting the amount paid for re-assurances, being £228,485. Two hundred and eleven annuity bonds have been issued for a consideration of £131,575 granting annuities amounting to £12,840. The holders of ninety-eight annuity bonds have died during the year, relieving the Company of the annual payment of £3,695. The funds have been increased during the year by £180,970, and now amount to £3,650,650.

LIFE ASSURANCE ACCOUNT.

Liverpool and London and Globe Fund.

Amount of life assurance fund at the beginning of the year	£2,555,503 1 0	
Premiums, after deduction of re-assurance premiums	210,653 18 5	
Interest and dividends	109,621 4 4	
		£2,875,778 3 9

LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

Globe Fund.

Amount of life assurance fund at the beginning of the year	£ 346,949 1 4					
Premiums, after deduction of re-assurance premiums	17,831 13 2					
Interest and dividends	14,690 8 6					
				379,471	3	0
				£3,255,249	6	9

Liverpool and London and Globe Fund.

Claims under life policies, including those admitted but not paid (after deducting sums re-assured)	£ 186,182 14 7					
Surrenders	19,405 11 4					
Commission	7,979 12 8					
Expenses of management	11,587 6 4					
Other payments, viz.:—						
Medical fees	£901 9 9					
Stamps	857 9 0					
	1,758 18 9					
Transfer to annuity account, consideration for immediate annuity hitherto deferred	660 5 8					
Amount of funds at the end of the year, as in balance sheet	2,648,203 14 5					
				£2,875,778	3	9

Globe Fund.

Claims under life policies, including those admitted but not paid (after deducting sums re-assured)	£ 21,031 8 0					
Surrenders	6,011 5 0					
Commission	631 1 9					
Expenses of management	891 11 8					
Transfer to annuity account, consideration for immediate annuity hitherto deferred	216 7 7					
Amount of funds at the end of the year, as in balance sheet	350,689 9 0					
				379,471	3	0
				£3,255,249	6	9

ANNUITY ACCOUNT.

Liverpool and London and Globe Fund.

Amount of fund at the beginning of the year	£ 554,655 0 0					
Consideration for annuities granted	130,699 5 4					
Interest and dividends	25,168 10 2					
Transfer from life fund, consideration for immediate annuity hitherto deferred	660 5 8					
				£ 711,183	1	2

Globe Fund.

Amount of fund at the beginning of the year	£ 12,573 0 0					
Interest and dividends	506 14 9					
Transfer from life fund, consideration for immediate annuity hitherto deferred	216 7 7					
				13,296	2	4
				£ 724,479	3	6

Liverpool and London and Globe Fund.

Annuities paid	£ 68,159 14 8					
Commission	1,306 19 10					
Expenses of management	1,419 7 11					
Amount of funds at the end of the year, as in balance sheet	640,296 18 9					
				£ 711,183	1	2

Globe Fund.

Annuities paid	£ 1,765 2 4					
Expenses of management	70 12 1					
Amount of funds at the end of the year, as in balance sheet	11,460 7 11					
				13,296	2	4
				£ 724,479	3	6

(*For Balance Sheet, see Fire Statement.*)

LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

sident—COL. KINGSCOTE, C.B., M.P. | *Secretary*—WILLIAM PALIN CLIREHUGH.

Principal Office—London, England.

nt in Canada—WM. ROBERTSON. | *Head Office in Canada*—Montreal.

(Organized or Incorporated 6th August, 1862. Commenced business in Canada, 1863.)

CAPITAL.

ount of joint stock capital authorized and subscribed for		£100,000 0 0
unt paid up in cash	£15,000 0 0	
rietors' share of profits	4,840 19 5	
	£19,840 19 5	

s amount of premiums received in cash during the year on life policies in Canada	$133,054 01	
act amount paid for premiums on policies re-insured in other licensed companies in Canada	6,600 76	
Total net premium income		$ 126,453 25

ount paid during the year on claims in Canada, viz. :—		
On account of death claims ($7,100 accrued in previous year)	$ 40,826 00	
Bonus additions thereto	391 25	
	$ 41,217 25	
amount paid on account of claims		$ 41,217 25
ount paid for surrendered policies		3,536 12
ount paid for dividends or bonuses to policy-holders		281 80
Total net amount paid to policy-holders in Canada		$ 45,035 17

ASSETS IN CANADA.

eposit with Receiver-General, viz. :—

	Par value.	Market value.
Province of Quebec bonds (registered)	$ 8,000 00	$ 8,308 00
City of Victoria, B.C., Water Works debentures	10,000 00	12,100 00
City of Toronto debentures	4,999 00	5,300 60
Corporation of Montreal debentures	1,000 00	1,047 60
do do stocks	20,000 00	20,750 00
do do do	4,700 00	5,264 00
County of Middlesex debentures	20,000 00	20,578 00
City of Hamilton do	15,000 00	17,190 00
Town of St. Thomas do	21,735 59	21,735 59
Province of Quebec bonds	13,000 00	13,455 00
	$118,434 59	$125,728 79

Total in deposit with Receiver-General ..... $ 125,728 79

LONDON AND LANCASHIRE LIFE—*Continued.*

Other Canadian investments, viz.:—

Municipal Debentures—held by Trustees in accordance with the Act:—

Town of Pembroke	$ 10,000 00	$ 10,400 00
Corporation of Montreal	1,000 00	1,400 00
Town of Brampton	17,446 50	16,574 17
Village of Port Perry	9,000 00	9,000 00
City of Montreal	2,000 00	2,210 00
Township of Fenelon	9,322 56	6,869 36
Township of Dawn	3,040 00	3,125 12
Corporation of Montreal	1,000 00	1,058 50
do do	2,000 00	2,080 00
Township of Tilbury West	6,062 80	6,426 78
City of Toronto	31,035 00	32,915 95
Township of East Sandwich	8,775 00	8,992 79
Total	$100,681 86	$101,052 67

Total municipal debentures held by trustees, in accordance with the Act	$ 101,052 6
Mortgages on real estate in Canada, held by trustees in accordance with the Act	153,425 0
Cash in hand and in banks in Canada	50,864 8
Total assets in Canada	$ 431,071 2

LIABILITIES IN CANADA.

Under policies issued previous to 31*st March*, 1878.

*Amount computed or estimated to cover the net reserve on all outstanding policies in Canada		$ 163,331 0
Deduct amount of outstanding premiums, less cost of collection, at 10 per cent	$ 5,781 17	
Half credit debts	3,147 15	
Loans on policies	6,793 00	
Total deductions		15,721 3
Difference carried out		$ 147,609 7
Total net liabilities to said policy-holders in Canada		$ 147,609 7

Under policies issued subsequent to 31*st March*, 1878.

†Amount of claims on policies in Canada, unsettled but not resisted (including $20 bonus additions)		$ 3,020 0
*Amount computed or estimated to cover the net reserve on all outstanding policies in Canada		$ 263,099 51
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	$30,372 94	
Loans on policies	2,975 00	
Total deductions		33,347 94
Difference carried out		$ 229,741 57
Total net liabilities to said policy-holders in Canada		$ 232,761 57
Total net liabilities to all policy-holders in Canada		$ 380,371 33

* Based on the Institute of Actuaries, H.M. Table of Mortality, 4½ per cent. interest. Computed by the Department. † Since paid, $2,000.

LONDON AND LANCASHIRE LIFE—*Continued.*

MISCELLANEOUS.

mber of new policies reported during the year as taken in Canada, 532		
ıount of said policies		$ 854,750 00
mber of policies become claims in Canada during the year	25	
ount of said claims	$ 36,766 00	
ıs additions	411 25	
		37,177 25
mber of policies in force in Canada at date	2,505	
ount of said policies	$4,094,356 66	
ıs additions	35,590 60	
	$4,129,947 26	
s amount of said policies re-insured in other licensed companies in Canada	165,975 00	
t amount in force 31st December, 1884		$3,963,972 26

mber and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions)	25	$ 37,177 25
2. By expiry	1	4,500 00
3. By surrender (including bonus additions) (For which cash value has been paid, $3,572.73.)	21	69,670 00
4. By surrender, $59,700. (For which paid up policies have been granted to amount of $14,658.50.) Difference of amounts carried out		45,041 50
5. By lapse (including bonus additions)	251	477,516 47
Total	298	$ 633,905 22

	No.	Amount.
licies in force at beginning of year (including bonus additions)	2,271	$3,912,602 48
licies issued during the year	532	854,750 00
licies terminated, as above	298	633,905 22
ms assured reduced		3,500 00
oss policies in force at date of statement	2,505	4,129,947 26

Number of insured lives at beginning of year in Canada	2,117
ımber of new insurers during the year	490
ımber of deaths during the year among insured	23
ımber of insured whose policies have been terminated during the year otherwise than by death	273
ımber of insured lives at date of statement	2,311

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

licies in force at beginning of year in Canada	1,769	$3,146,032 92
licies issued during the year	532	854,750 00
licies terminated, as above	291	596,400 30
ms assured reduced		3,500 00
licies in force at date of statement (including bonus additions)	2,010	3,400,882 62

Subscribed and sworn to, 11th March, 1885, by

WILLIAM ROBERTSON.

(Received, 12th March, 1885.)

* Reported last year as 2,163.

LONDON AND LANCASHIRE LIFE—*Continued.*

General Business Statement for the Year ending 31st December, 1884.

(*Abstracted from Directors' Report, London, Eng., 1st April,* 1885.)

NEW ASSURANCES.

			£	s.
The proposals received were	1,822	for	658,215	0
Deducting declined or not completed	311	"	131,070	0
The policies issued were	1,511	"	£527,145	0

Yielding a new premium income of £16,956 17s. 11d.

The average age of the lives assured is about 33 (32·78).

The total premium income for the year amounted to £114,275 7s. 0d., an deducting premiums paid to other offices for re-assurance, the net amount £106,478 17s. 4d.

The claims by death, with bonus additions, and those matured under endowmer assurances, amount to £44,303 12s. 6d.

The audited accounts, annexed, are in accordance with the Insuranc Companies' Act. After providing for dividend and bonus to the shareholders at th rate of 15 per cent. per annum on the original amount paid up, and the payment c claims, surrenders and cash bonus to policy-holders, and all other outgoings, there i a balance on the year's working of £40,939 0s. 1d., from which, however, a deductio of £2,298 11s. 2d. is made to meet the depreciation consequent on the diminishe value of the rupee, the reduction being likewise applied to the corresponding liabilitie under the company's policies. The total funds, as at 31st December last, amounte to £371,268 15s. 5d.

Income and Expenditure for the Year ending 31st December, 1884.

INCOME.

Jan. 1.	£	s.	d.	£	s.	d.
Amount of funds at the beginning of the year				332,628	6	
Dec. 31.						
Premiums—						
New, under 1,511 policies assuring, £527,145	16,956	17	11			
Renewals	97,318	9	1			
Total premiums	£114,275	7	0			
Less—premiums paid to other offices for re-assurances	7,796	9	8			
Net premiums	£106,478	17	4			
Interest and dividends	13,496	4	3			
Other receipts—						
Registration of assignments and other fees	35	15	0			
Total net income				120,010	16	7
				452,639	3	1

LONDON AND LANCASHIRE LIFE—*Continued.*

EXPENDITURE.

Dec. 31.			£ s. d.
laims under policies and matured endowments (after deduction of sums re-assured) paid and admitted, with bonus additions			44,303 12 6
nnuities			80 0 0
urrenders			5,092 11 10
ommission			9,299 16 9
xpenses of management		£15,383 15 1	
Medical officers and fees	£1,847 0 6		
Policy stamps	159 16 2		
		2,006 16 8	
			17,390 11 9
ncome tax			178 3 7
ividends and bonus to shareholders			1,500 0 0
ash bonuses to policy-holders			1,227 0 1
pecial amount allowed for depreciation in the value of the rupee			2,298 11 2
mount of funds at the beginning of the year		£332,628 6 6	
dition for 1884	£40,939 0 1		
Less—Special amount as above	2,298 11 2		
		38,640 8 11	
mount of funds at the end of the year (as per balance sheet)			371,268 15 5
			452,639 3 1

LONDON AND LANCASHIRE LIFE—*Concluded.*

Balance Sheet on the 31st December, 1884.

Liabilities.		£ s. d.
Capital fully subscribed £100,000 0 0		
Original amount paid up..... £10,000 0 0		
Proprietors' share of profits added..... 5,000 0 0	£ 15,000 0 0	
Balance of proprietors' fund.....	4,090 19 5	
	£ 19,090 19 5	
Assurance fund.....	352,177 16 0	
Total funds (as per revenue account)...		371,268 15 5
Claims admitted but not paid.....		837 10 0
Other sums owing by the Company—		
Interest to shareholders &c.....	£759 12 11	
Other liabilities.....	420 12 9	
		1,180 5 8
		£373,286 11 1

Assets.		£ s. d.
Mortgages on property within the United Kingdom.	£22,500 0 0	
Mortgages on freehold property in Canada and Melbourne	25,475 14 0	47,975 14 0
Loans on the Company's policies within the extent of their value...		32,444 4 6
Investments—		
In Indian and Colonial Government securities, and special deposit with the Canadian Govenment	£84,151 0 0	
Railway and other debentures and debenture stocks	31,441 4 0	
Indian rail'y stocks	20,821 17 6	
Railway shares (preference and ordinary)	37,426 15 11	
Cornhill premises and other house property.....	24,076 9 11	
Improved ground rents.....	13,929 4 2	
Reversions..	3,001 0 0	
Short loans.....	4,000 0 0	218,847 11
Loans upon personal security in connection with life policies.....		4,483 9 0
*Branch offices and agents balances.....	£10,102 1 6	
*December premiums on which the days of grace are current....	19,490 3 8	29,592 5 2
Outstanding half-yearly and quarterly premiums.....		7,169 17 7
Outstanding interest..	4,317 1 2	
* do rents.....	876 11 4	5,193 12 6
Cash—		
In hand and on current account at head office and branches	£ 9,259 11 9	
On deposit at head office and branches	13,314 15 8	
Bills receivable.....	1,800 0 0	24,374 7 5
Other assets—		
Furniture & fittings at head office and branches	£2,495 17 10	
Less amount written off for depreciation.....	249 11 9	
	£ 2,246 6 1	
Policy stamps in hand.	19 13 6	
*Sundry amounts due at date of balance....	439 9 10	
*Amount due by re-assuring office for claim	500 0 0	3,205 9 5
		£373,286 11 1

*These have, with few exceptions, been since paid.

THE LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Governor—WM. RENNIE, Esq. | *Secretary*—JOHN P. LAWRENCE, Esq.

Principal Office—No. 7 Royal Exchange, London, E.C.

Agent in Canada—C. C. FOSTER. | *Head Office in Canada*—Montreal.

(Incorporated, A.D. 1720. Commenced business in Canada, 1st March, 1862.)

(*For Capital, see Fire Statement.*)

Amount of premiums received in cash during the year on life policies in Canada	$ 849 45
Amount paid for surrendered policies	235 91

(*For Assets in Canada, see Fire Statement.*)

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada	$ 5,429 64
Total net liability to policy-holders in Canada	$ 5,429 64

MISCELLANEOUS.

Number of policies reported during the year as taken in Canada.	None.	
Number of policies become claims in Canada during the year	None.	
Number of policies in force in Canada at date	7	
Amount of said policies	$ 24,820 00	
Add bonus additions	2,300 72	
Total amount in force at 31st December, 1884		$ 27,120 72

	No.	Amount.
Number and amount of policies terminated during the year in Canada:—		
1. By surrender (including bonus additions, $84.28) (For which cash value has been paid, $235.91)	1	$ 3,004 28

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, $2,385)	8	30,125 00
Policy terminated as above	1	3,004 28
Policies in force at date of statement (including bonus additions, $2,300.72)	7	27,120 72

Number of insured lives at beginning of year in Canada	8
Number of deaths during the year among the insured	None.
Number of insured whose policies have been terminated during the year otherwise than by death	1
Number of insured lives at end of year in Canada	7

Subscribed and sworn to, 9th April, 1885, by

C. C. FOSTER.

(Received, 10th April, 1885.)

* Based on the Institute of Actuaries, H.M. Table, 4½ per cent. interest. Computed by the Department.

LONDON ASSURANCE CORPORATION—*Concluded.*

General Business Statement for the Year ending 31st December, 1884.

(*Abstracted from Directors' Report, London,* 1885.)

LIFE ASSURANCE ACCOUNT.

1883. Dec. 31.—Amount of Life Assurance funds at this date		£ 1,795,429 9 0	
1884. Dec. 31.—Premiums after deduction of re-assurance premiums and returns		149,960 1 0	
Consideration for annuities granted		412 2 11	
Interest and dividends	£ 77,744 11 10		
Less income tax	1,591 17 3		
		76,152 14 7	
Profit on falling in of reversions		27,444 19 10	
Portion of abatement under series of 1831, estimated 1st November, 1883, and appropriated to policies not renewed in 1884		72 9 0	
		£ 2,049,471 16 4	
1884. Dec. 31.—Claims under life policies after deduction of sums re-assured		£ 149,614 13 1	
Surrenders		5,651 18 0	
Annuities		8,313 17 10	
Commission		4,971 3 3	
*Expenses of management (apportioned)		10,694 12 11	
Bonus taken by assured in abatement of premiums :—			
Series of 1831	£ 9,708 12 2		
Series of 1846	434 7 5		
		10,142 19 7	
Portion of profits appropriated to shareholders as per profit and loss account :—			
Old series	£ 10,000 0 0		
Series of 1831	4,854 6 1		
Series of 1846	10,733 12 0		
	£ 25,587 18 1		
*Less expenses of management as above	10,694 12 11		
		14,893 5 2	
Amount of Life Assurance funds at this date, as per balance sheet		1,845,189 6 6	
		£ 2,049,471 16 4	

(*For Balance Sheet, see Fire Statement.*)

*To meet the request of the Board of Trade, the expenses of management have been apportioned by an arbitrary process between the Marine, Fire, and Life Departments, instead of being charged (as previous to 1874) in one sum in the Profit and Loss Account. The portion of such expenses thus allotted to the Life Department has been deducted from the Corporation's share of the profits of that department; the assured therefore continue exempt from this charge.

METROPOLITAN LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—JOSEPH F. KNAPP. | *Secretary*—JOHN R. HEGEMAN.

Principal Office—32 to 36 Park Place, New York City.

Agent in Canada—THOMAS A. TEMPLE. | *Head Office in Canada*—St. John, N.B.

(Organized or Incorporated, January, 1866. Commenced business in Canada, November, 1872.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 500,000 00

Premiums received in cash and in notes, loans or liens on life policies in Canada	$ 9,614 60

Amount paid on account of death claims ($14,000 of which accrued in previous years)	$ 24,000 00
Amount paid for surrendered policies	7,011 38
Amount paid for dividends or bonuses to policy-holders	5,681 01
Total net amount paid to policy-holders in Canada	$ 36,692 39

ASSETS IN CANADA.

United States bonds in deposit with Receiver-General	$ 100,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted			$ 15,000 00
*Amount computed to cover the net reserve on all outstanding policies	$49,996 00		
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	$ 1,904 75		
Deduct notes and liens on above policies	5,195 85		
		7,100 60	
Difference carried out			42,895 40
Total net liabilities to policy-holders in Canada			$ 57,895 40

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	None	
Number of policies become claims in Canada during the year	4	
Amount of said claims		$ 25,000 00
Number of policies in force in Canada at date	191	
Amount of said policies		343,682 00

*Reserve at 4½ per cent., based on American Experience Table. The Reserve, as computed by the Department and based on the Institute of Actuaries, H.M. Table of Mortality, 4½ per cent. interest, amounts to $52,142.37.

METROPOLITAN LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	4	$ 25,000 00
2. By surrender (For which cash value has been paid, $7,011.38.)	37	89,500 00
3. By surrender, $8,000. (For which paid-up policies have been granted to amount of $4,886.) Difference of amounts carried out		3,114 00
4. By lapse	12	14,000 00
Total	53	$ 131,614 00

	No.	Amount.
Policies in force at beginning of year	241	$ 472,217 00
Policies issued during the year (2 paid-ups, for $4,886, 2 revived, for $3,000, and 1 in lieu of cash dividend, for $79)	5	7,965 00
Policies terminated as above and by change to paid-up policies	55	136,500 00
Policies in force at date of statement	191	343,682 00

Number of insured lives—No return.

Subscribed and sworn to, 26th March, 1885, by

JOHN R. HEGEMAN,
Secretary.

(Received, 14th March, 1885.)

THE NATIONAL LIFE INSURANCE COMPANY, U.S. OF AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—VAN H. HIGGINS. | *Secretary*—J. H. NITCHIE.

Principal Office—Washington, D.C.

Agent in Canada—JOHN F. BELL. | *Head Office in Canada*—Windsor, Ont.

(Organized or incorporated, 25th July, 1868. Commenced business in Canada, 11th June, 1869.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash		$1,000,000 00

Amount of premiums received in cash during the year on life policies in Canada, about		$ 7,878 13

Amount paid during the year on claims in Canada, viz.:—		
On account of death claims	$ 4,064 58	
Net amount paid on account of claims		$ 4,064 58
(Of this amount $1,356 accrued in previous years.)		
Amount paid for surrendered policies		13,014 31
Total net amount paid to policy holders in Canada		$ 17,078 89

ASSETS IN CANADA.

U.S. 4 per cent. bonds in deposit with Receiver-General, par value	$ 100,000 00
Premium and accrued interest on bonds	22,875 00
Total assets in Canada	$ 122,875 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada, unsettled but not resisted		$ 1,500 00
*Amount estimated to cover the net reserve on all outstanding policies in Canada	$ 106,948 57	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	811 13	
Difference carried out		106,137 44
Total net liabilities to policy-holders in Canada		$ 107,637 44

*Estimated upon American Experience Table of Mortality, with 4½ per cent. interest. The net reserve upon American Experience Table, 6 per cent. interest, is $88,754.00.

NATIONAL LIFE—*Continued.*

MISCELLANEOUS.

Number of policies become claims in Canada during the year	5	
Number of said claims		$ 4,216 00
Number of policies in force in Canada at date	328	
Amount of said policies		329,514 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	5	$ 4,216 00
2. By surrender	51	47,727 00
(For which cash value has been paid, $13,014.31.)		
3. By surrender, $2,000.		
(For which paid-up policies have been granted to amount of $448.)		
Difference of amounts carried out		1,552 00
4. By lapse	2	3,000 00
Total	58	$ 56,495 00

	No.	Amount.
Policies in force at beginning of year	390	$ 392,751 00
Policies increased during the year—full-paid return premium policies		461 00
Policies terminated, as above	58	56,495 00
Terminated otherwise; corrections or changes of address	4	7,203 00
Policies in force at date of statement	328	329,514 00

Number of insured lives—No return.

Subscribed and sworn to, 20th March, 1885, by

J. H. NITCHIE,
Secretary.

(Received, 27th March, 1885.)

GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

(*As returned to the Auditor of Public Accounts, State of Illinois.*)

INCOME.

Total premium income	$ 91,882 21
Cash received for interest, dividends and discount on claims paid in advance	53,735 77
Cash received for rents	185,735 23
Total income	$ 331,353 21

DISBURSEMENTS.

Total amount paid for losses and matured endowments	$ 149,999 46
Cash paid to annuitants (including premium annuities, or certificates for premiums paid in advance)	1,388 13
Cash paid for surrendered policies (less surrender values of re-insured policies)	121,239 29
Cash surrender values, including re-converted additions applied in payment of premiums	638 35

NATIONAL LIFE—*Concluded.*

Cash paid stockholders for dividends	150,000 00
General expenses	114,399 96
Total disbursements	$ 537,665 19

ASSETS.

Book value of real estate, exclusive of all encumbrances	$1,787,054 14
Safes in Company's buildings for use of its tenants	410 00
Loans on bond and mortgage (first liens) on real estate	592,935 32
Loans secured by pledge of bonds, stocks or other marketable collaterals	102,380 00
Premium notes, loans or liens on policies in force	11,848 08
Cost value of bonds and stocks owned	211,227 50
Cash on hand and in banks	28,549 02
Bills receivable	5,463 00
Agents' and other ledger balances	969 15
Sundry	53,490 91
Total net or ledger assets	$2,794,327 12
Deduct depreciation on account of mortgage loans and offset claims	5,506 25
Total	$2,788,820 87

OTHER ASSETS.

Interest due and accrued	17,406 47
Rents due and accrued	3,339 00
Market value of stocks and bonds over cost	19,177 50
Due from other companies for losses	403 00
Net amount of uncollected and deferred premiums	8,931 62
Total assets	$2,838,078 46

LIABILITIES.

*Net re-insurance reserve	$1,870,366 00
Total unsettled claims	42,396 86
Other liability	7,411 58
Total liabilities on policy-holders' account	$1,920,174 44
Gross surplus on policy-holders' account	$ 917,904 02
Capital stock paid up	1,000,000 00

Number of policies issued during the year	61	
Amount of said policies (including $30,749.00 old policies renewed)		$ 56,050 00
Number of policies terminated during the year	629	
Amount terminated		975,898 00
Number of policies in force at date	3,869	
Amount in force		5,482,315 00

Subscribed and sworn to, 20th March, 1885, by

MATTHEW LAFLIN,
Vice-President.

J. H. NITCHIE,
Secretary.

*Computed according to the Actuaries Table of Mortality with 4 per cent. interest.

THE NEW YORK LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—MORRIS FRANKLIN. | *Vice-President and Actuary*—W. H. BEERS.

Principal Office—346 and 348 Broadway, N.Y.

Agent in Canada—F. W. CAMPBELL, M.D. | *Head Office in Canada*—Montreal.

Superintendent—DAVID BURKE.

(Organized or Incorporated, 1841. Commenced business in Canada about 1868.)

A purely Mutual Company—No Capital.

Amount of premiums received during the year on life policies in Canada		$ 149,427 67
Amount paid during the year on claims in Canada, viz.:—		
On account of death claims	$ 36,822 21	
On account of matured endowments	11,715 42	
Net amount paid on account of claims		$ 48,537 63
Amount paid for surrendered policies		31,939 48
Amount paid for dividends or bonuses to policy-holders		28,407 88
Total net amount paid to policy-holders in Canada		$ 108,884 99

ASSETS IN CANADA.

U.S. bonds—4 p. c. consols—in deposit with Receiver-General	$ 100,000 00

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted		$ 10,629 00
*Amount computed to cover the net reserve on all outstanding policies in Canada	$805,506 00	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	13,382 00	
Difference carried out		792,124 00
Total net liabilities to said policy-holders in Canada		$ 802,753 00

LIABILITIES IN CANADA.

Under policies issued subsequent to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted		$ 4,369 00
*Amount computed to cover the net reserve on all outstanding policies in Canada	$ 133,090 00	
Deduct deferred and outstanding premiums, less cost of collection, at 10 per cent	15,542 00	
Difference carried out		117,548 00
Total net liabilities to said policy-holders in Canada		$ 121,917 00
Total net liabilities to all policy-holders in Canada		$ 924,670 00

* Basis of computation, Institute of Actuaries, H.M. Table, 4½ p. c. interest.

NEW YORK LIFE—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	594	
Amount of said policies		$1,851,250 00
Number of policies become claims in Canada during the year	20	
Amount of said claims		58,820 00
Number of policies in Canada at date	1,875	
Amount of said policies	$ 4,981,480 00	
Bonus additions	68,186 00	
Net amount in force 31st December, 1884		5,049,666 00

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death	17	$ 47,425 00
2. By maturity	3	11,395 00
3. By surrender and lapse	247	669,260 00
Total	267	$ 728,080 00

	No.	Amount.
Policies in force at beginning of year	1,430	$3,540,810 00
do issued during the year	712	2,168,750 00
do terminated as above	267	728,080 00
do in force at date of statement	1,875	4,981,480 00
Bonus additions on policies		68,186 00

Number of insured lives—No return.

Detail of policies issued since 31st March, 1878:—

Policies in force at beginning of year	175	$ 528,000 00
Policies issued during the year	712	2,168,750 00
Policies terminated	75	357,435 00
Policies in force at date of statement	812	2,339,315 00

Subscribed and sworn to, 28th March, 1885, by

DAVID BURKE.

(Received, 30th March, 1885.)

General Business Statement for the Year ending 31st December, 1884.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR 1884.

Total premium income	$10,959,362 84
Received for interest	2,747,920 74
Received for rent	125,468 28
Total income	$13,832,751 86

NEW YORK LIFE—*Concluded.*

DISBURSEMENTS DURING THE YEAR 1884.

Total amount paid for losses and matured endowments	$ 3,130,984 29
Cash paid to annuitants	852,018 52
Cash paid for surrendered policies	961,871 33
Cash dividends paid to policy-holders	1,790,081 00
Total miscellaneous expenses	2,991,664 45
Total disbursements	$ 9,726,619 59

ASSETS.

Cash value of real estate unincumbered	$ 5,520,656 63
Loans on bond and mortgage (first liens) on R.E.	21,116,430 00
Loans secured by pledge of bonds, stocks, or other marketable collaterals	370,000 00
Cost value of bonds and stocks owned	26,295,467 93
Cash on hand and in banks	2,222,343 52
Premium notes on existing policies	440,067 12
Agents' balances	74,886 30
Total net assets	$56,039,851 50

OTHER ASSETS.

Interest due and accrued	448,275 15
Rents due and accrued	12,232 61
Market value of bonds and stocks over cost	1,447,755 12
Net amount of uncollected and deferred premiums	1,068,511 35
Total assets	$59,016,625 73

LIABILITIES.

Net re-insurance reserve	$48,348,616 00
Total unsettled policy claims	679,163 38
Premiums paid in advance	17,386 59
Total liabilities	$49,045,165 97
Gross surplus on policy-holders' account	$ 9,971,459 76
(Computed as belonging to tontine policy-holders	$2,633,796 70)
(Computed as belonging to other than tontine policy-holders	7,337,663 06)

RISKS AND PREMIUMS.

Number of new policies issued during the year	17,463	
Amount of said policies		61,484,550 00
Number of policies terminated during the year	8,643	
Total amount terminated		30,848,007 00
Number of policies in force at date of statement	78,047	
Net amount of said policies		229,382,586 00

Subscribed and sworn to, 3rd April, 1885, by

MORRIS FRANKLIN,
President.

WM. H. BEERS,
Vice-President and Actuary.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—HON. ALEX. MACKENZIE, M.P. | *Secretary*—LEOPOLD GOLDMAN, F.I.A.

Managing Director and Agent—WILLIAM MCCABE, F.I.A.

Head Office—Toronto, Ontario.

(Incorporated 15th May, 1879. Organized and commenced business in Canada, 10th January, 1881.)

CAPITAL.

Amount of guarantee fund authorized and subscribed for	$ 300,000 00
Amount paid up in cash	60,000 00

(*For List of Guarantors, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate by bond or mortgage, first liens	$ 78,950 00
Amount of loans secured by bonds, stocks or other marketable collaterals, viz.	46,640 00

	Par Value.	Market Value.	Amount Loaned.
Manitoba and North-West Land Company	$ 16,875 00	$19,237 50	$46,640 00
People's Loan and Deposit Company	5,000 00	5,200 00	
Federal Bank of Canada	9,000 00	4,342 50	
Imperial Bank of Canada	4,000 00	5,120 00	
Dominion Bank	2,000 00	3,700 00	
Canadian Bank of Commerce	6,500 00	7,605 00	
Standard Bank	2,500 00	2,758 33	
Land Security Co	1,250 00	1,712 50	
National Investment Co	1,750 00	1,828 75	
Accident Insurance Co. of North America	2,000 00	2,400 00	
	$50,875 00	$53,904 58	$46,640 00

Amount of loans made to policy-holders on the Company's policies, assigned as collaterals	90 00
Premium obligations on policies in force	216 75

Stocks and bonds owned by the Company :—

	Par value.
Land Security Company's bonds	$30,000 00
Longueuil Water Works bonds	18,400 00

Total par value, being in deposit with Receiver-General	48,400 00
Cash in Federal Bank at credit of Receiver-General	6,440 00
Cash at head office	3,019 43
Cash at branch offices	387 51

Cash in banks, viz. :—

Federal Bank, Toronto	$ 22,431 33
People's Bank, Halifax	40 00
Jacques Cartier Bank, Montreal	258 99
Federal Bank, Winnipeg	92 64

Total	22,822 96
Bills receivable (being short date notes for premiums)	25,671 08
Agents' ledger balances	324 71
Total	$ 232,962 44

NORTH AMERICAN LIFE—*Continued.*

OTHER ASSETS.

Due from other companies for losses or claims on the Company's policies re-insured		5,000 00
Interest due	$ 14 60	
do accrued	3,462 22	
Total carried out		3,476 82
Gross premiums due and uncollected on policies in force	$ 10,130 86	
Gross deferred premiums on same	12,932 23	
Total outstanding and deferred premiums	$ 23,063 09	
Deduct cost of collection, at 10 per cent	2,306 30	
Total outstanding and deferred premiums		20,756 79
Commuted commissions		7,500 00
Furniture		915 00
Reversions		7,500 47
Deposit on account of Quebec tax		875 00
Total assets		$ 278,986 52

LIABILITIES.

*Amount computed to cover the net present value of all policies and annuities in force	$ 206,879 00	
Deduct value of policies re-insured in other companies	15,117 87	
Net re-insurance reserve		$ 191,761 13
Due on account of amount paid in advance		117 78
Contingent fund, being amount held in hand to cover cost of collecting the outstanding and deferred premiums, and also all other liabilities, $7,500; less $2,306.30, as above		5,193 70
Total liability		$ 197,072 61
Surplus on policy-holders' account		$ 81,913 91
Guarantee fund		60,000 00
Surplus above all liabilities and guarantee fund		$ 21,913 91

INCOME DURING THE YEAR.

Cash received for premiums		$ 126,295 60
Cash received for annuities		1,000 00
		$ 127,295 60
Deduct premiums paid to other companies for re-insurance		9,532 73
Total premium income		$ 117,762 87
Amount received for interest or dividends		10,515 99
Amount paid in advance		117 78
Total income		$ 128,396 64

*Based on Mortality Experience H.M. Table, interest at 4½ p.c. Institute of Actuaries of Great Britain and Ireland.

NORTH AMERICAN LIFE—*Continued.*

EXPENDITURE DURING THE YEAR.

Cash paid for death losses (Of this $1,697 50 is for industrial.)	$ 8,991 01	
Net amount paid for death claims		$ 8,991 01
Cash paid to annuitants		212 00
Cash paid for surrendered policies		1,054 83
Cash paid to guarantors for interest on guarantee fund, at 8 per cent. per annum, from date of payment		8,260 30
Commissions, salaries and other expenses of officials		25,960 32
Rents, fuel, taxes, licenses, fees or fines		1,703 38
Other expenditures, viz.: Medical fees, $3,282.30; advertising, $1,674.41; exchange, $124.04; travelling expenses, $4,922.87; general expenses, $792.81; postage, $613.24; printing and stationery, $855.40; legal expenses, $674.82; Directors' fees, $1,364.00; furniture, $37.35		14,341 24
Total expenditure		$ 60,523 08

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.	874	
Amount of said policies		$1,831,100 00
Number of policies become claims in Canada during the year	14	
Amount of said claims (Of these, 11 for $1,697.50, were industrial policies.)		8,691 01
Number of policies in force in Canada at date—general, 1,815; industrial, 407.		
Amount of said policies, general	$3,801,770 00	
do do industrial	68,544 00	
	$3,870,314 00	
Amount of said policies re-insured in other licensed companies in Canada.	425,785 00	
Net amount in force on 31st December, 1884		$3,444,529 00

Number and amount of policies terminated during the year in Canada :—

			No.	Amount.
1. By death (of these 11 were industrial policies, for $1,697.50)			14	$ 8,691 01
2. By surrender—				
General	24	$ 47,500 00		
Industrial	15	2,270 00		
			39	49,770 00
(For which cash value has been paid, $1,054.83.)				
3. By surrender, $7,500.00 (general, $7,000; industrial, $500.) (For which paid-up policies have been granted to amount of $1,370); (general, $1,335; industrial, $35.) Difference of amounts carried out				6,130 00
4. By lapse—				
General	236	$ 553,915 00		
Industrial	564	73,905 50		
			800	627,820 50
			853	$ 692,411 51

NORTH AMERICAN LIFE—*Concluded.*

Policies in force at beginning of year :—

			No.	Amount.
General	1,284	$2,792,700 00		
Industrial	997	146,882 00		
			2,281	$2,939,582 00
Policies issued during the year—general			937	1,928,300 00
Policies terminated as above			853	692,411 51
Policies terminated by change				14,950 00
Policies not taken of this and last year's issue			143	290,206 49
Policies in force at date of statement			2,222	3,870,314 00

Number of insured lives at beginning of year	2,218
Number of new insurers during the year	918
Number of deaths during the year among the insured	14
Number of insured whose policies have been terminated during the year otherwise than by death	986
*Number of insured lives at date of statement	2,136

Subscribed and sworn to, 3rd January, 1885, by

A. MACKENZIE,
President.

L. GOLDMAN,
Secretary.

(Received, 5th January, 1885.)

* The reduction in the number of lives insured is owing to the Company having ceased to write policies on the industrial plan.

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1884.

President— His Grace the DUKE OF ROXBURGHE. | *Chairman*— DAVID DAVIDSON.

Principal Office—Edinburgh, Scotland.

Agents in Canada— D. LORN MACDOUGAL & THOS. DAVIDSON. | *Head Office in Canada*— Montreal.

(Organized and Incorporated, 1809. Commenced business in Canada, 1862.)

CAPITAL.

(*See Fire Statement.*)

Amount of premiums received in cash during the year on life policies in Canada		$ 24,121 18
Total net premium income		$ 24,121 18

Amount paid during the year on claims in Canada, viz.:—

On account of death claims (including $3,061.23 bonus additions)	$ 13,905 92	
do matured endowments	800 00	
Total amount paid for claims in Canada		$ 14,705 92
Amount paid for surrendered policies		1,431 04
Amount paid for surrendered bonuses to policy-holders		57 37
Total net amount paid to policy-holders in Canada		$ 16,194 33

(*For Assets in Canada, see Fire Statement.*)

LIABILITIES IN CANADA.

Under policies issued previous to 31*st March,* 1878.

Amount of claims on policies in Canada, unsettled but not resisted		$ 1,428 40
Amount computed to cover the net reserve on all outstanding policies in Canada	No return.	
Deduct half-credit debts	No return.	
Net re-insurance reserve		No return.
Total net liabilities to said policy-holders in Canada		No return.

Under policies issued subsequent to 31*st March,* 1878.

Amount computed to cover the net reserve on all outstanding policies in Canada	$ No return.
Total liability to all policy-holders in Canada (Estimated)	$ 275,000 00

NORTH BRITISH AND MERCANTILE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	10	
Amount of said policies		$ 48,700 00
Number of policies become claims in Canada during the year	7	
Amount of said claims (including $3,061.23 bonus additions)		16,134 32
Number of policies in force in Canada at date	322	
Amount of said policies	$ 799,689 79	
Bonus additions	95,929 74	
Total amount of policies in force 30th November, 1884		$ 895,619 53

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	5	$ 12,273 09
2. By maturity	2	800 00
3. By surrender (For which cash value has been paid, $1,431.04).	4	7,203 33
4. By lapse	9	29,500 00
	20	49,776 42

	No.	Amount.
Policies in force at beginning of year (exclusive of bonuses)	332	$ 800,766 21
Policies issued during the year	10	48,700 00
Policies terminated as above	20	49,776 42
Policies in force at date of statement (exclusive of bonuses)	322	799,689 79

Number of insured lives at beginning of year	323
Number of new insurers during the year	10
Number of deaths during the year among insured	5
Number of insured whose policies have been terminated during the year otherwise than by death	15
Number of insured lives at date of statement	313

Detail of Policies Issued since 31st March, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada	62	$ 151,097 66
Policies issued during the year	10	48,700 00
Policies terminated as above	10	29,500 00
Policies in force at date of statement	62	170,297 66

Subscribed and sworn to, 9th April, 1885, by

THOS. DAVIDSON.

(Received, 10th April, 1885.)

THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—H. L. PALMER. | *Secretary*—J. W. SKINNER.

Principal Office—Milwaukee, Wis., U.S.

Agent in Canada—M. W. MILLS. | *Head Office in Canada*—Toronto.

(Organized or Incorporated, March, 1857. Commenced business in Canada, November, 1871.)

A PURELY MUTUAL COMPANY—NO CAPITAL STOCK.

Amount of premiums received in cash during the year on life policies in Canada		$ 22,408 87
Amount of notes, loans or liens taken during the year in payment of premiums in Canada		63 50
Total net premium income		$ 22,472 37
Amount paid during the year on claims in Canada, viz. :—		
On account of death claims	$ 4,545 00	
On account of matured endowments	2,500 00	
Net amount paid on account of claims in Canada		$ 7,045 00
Amount paid for surrendered policies		3,277 45
Amount paid for dividends or bonuses to policy-holders		7,410 09
Total net amount to policy-holders in Canada		$ 17,732 54

ASSETS IN CANADA.

United States registered bonds held by the Receiver-General		$ 100,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada, unsettled but not resisted			$ 1,000 00
*Amount estimated to cover the net reserve on all outstanding policies in Canada		$140,000 00	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	$ 970 51		
Deduct notes	572 64		
		1,543 15	
Difference carried out			138,456 85
Total net liability to policy-holders in Canada			$ 139,456 85

MISCELLANEOUS.

Number of policies become claims in Canada during the year	6	
Amount of said claims		$ 5,100 00
Number of policies in force in Canada at date	544	
Amount of said policies		774,092 00

* Estimate based on Actuaries' Table—4 per cent.

NORTH-WESTERN MUTUAL LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	3	$ 2,200 00
2. By maturity	3	2,900 00
3. By expiry (temporary additional insurance)	...	1,598 00
4. By surrender	8	8,261 00
(For which cash value has been paid, $3,277.45.)		
5. By surrender, $7,000.		
(For which paid-up policies have been granted to amount of $2,023.)		
Difference of amounts carried out	...	4,977 00
6. By lapse	9	13,000 00
Total	23	$ 32,936 00

			No.	Amount.
Policies in force at beginning of year in Canada			566	$ 804,495 00
Policies issued during the year (paid-up policies issued in exchange for policies surrendered, including those issued for surrender value of lapsed policies)	9	$ 2,324 00		
Added by dividends	...	2,232 00		
Total			9	4,556 00
Policies terminated as above, and by change to paid up policies.			31	34,959 00
Policies in force at date of statement			544	774,092 00

No account of number of lives insured.

Subscribed and sworn to, 4th February, 1885, by

M. W. MILLS.

(Received, 5th February, 1885.)

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—ISAAC E. BOWMAN.

Secretary—W. H. RIDDELL. | *Manager and Agent*—WILLIAM HENDRY.

Head Office—Waterloo, Ontario.

(Organized or Incorporated A.D. 1869. Commenced business in Canada A.D. 1870.)

CAPITAL.

This Company is purely mutual, and has no stock capital.

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (less encumbrances) held by the Company	$ 6,314 53
Amounts secured by way of loans on real estate by bond or mortgage, first liens	317,439 53
(Amount of loans, as above, on which interest has not been paid within one year previous to statement, $19,085.65.)	
Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals	44,602 05
Premium obligations on policies in force	48,471 60

*Stocks and bonds owned by the Company, viz.:—

	Par value.	Market value.
Town of Waterloo	$ 17,398 00	$ 17,758 36
Town of Milton	4,500 00	4,580 00
Town of Thorold	4,050 41	4,050 41
Township of Foley	2,000 00	2,000 00
Town of Berlin	785 00	785 00
Village of Port Elgin	515 00	515 00
Town of Brampton	2,500 00	2,500 00
Village of Teeswater	5,700 00	5,700 00
Village of Brussels	10,000 00	10,800 00
Town of Owen Sound	15,000 00	15,840 00
City of Guelph	17,800 00	18,868 00
Town of Galt	1,020 00	1,061 00
Town of Palmerston	2,500 00	2,500 00
Town of Listowel	12,000 00	13,436 80
Town of Collingwood	2,200 00	2,346 90
Town of Paris	6,000 00	6,108 00
Township of Woolwich	7,780 00	7,901 00
Total par and market value	$ 111,748 41	$ 116,750 47

Carried out at market value	116,750 47
Cash at head office	945 81
Cash in Molson's Bank	26,179 41
Bills receivable—short date notes secured by policies in force	20,817 22
Agents' ledger balances	5,246 85
Total	$ 586,767 47

* All of these, with the exception of Town of Berlin, $785; Village of Port Elgin, $515; Town of Waterloo, $6,981; Town of Galt, $1,020, and Township of Woolwich, $470, are deposited with the Receiver-General.

ONTARIO MUTUAL LIFE—*Continued.*

OTHER ASSETS.

Interest due	$ 5,885 98	
Interest accrued	22,760 04	
Total interest		28,646 02
Gross premiums due and uncollected on policies in force	$ 4,375 10	
Gross deferred premiums on same	32,873 17	
Total outstanding and deferred premiums	$37,248 27	
Deduct cost of collection, at 10 per cent	3,724 82	
Net outstanding and deferred premiums		33,523 45
Total assets		$ 648,936 94

LIABILITIES.

*Amount computed to cover the net present value of all policies in force	$592,820 99	
Deduct net value of policies re-insured in other companies	4,690 73	
Net re-insurance reserve		$ 588,130 26
Net amount of death claims unadjusted but not resisted		5,000 00
Ten per cent. collection fee on bills receivable		2,081 72
Premiums paid in advance		6,501 49
Total liabilities		$ 601,713 47
Surplus on policy-holders' account		$ 47,223 47

INCOME DURING THE YEAR.

Cash received for premiums	$ 203,975 23
Premium obligations taken in part payment of premiums	4,419 16
Premiums paid by dividends	17,375 30
Total	$ 225,769 69
Deduct premiums paid to other companies for re-insurance	1,819 32
Total premium income	$ 223,950 37
Amount received for interest	26,989 31
Total income	$ 250,939 68

EXPENDITURE DURING THE YEAR.

Total net amount paid during the year for death claims	$38,537 28	
Premium obligations used in payment of same	316 72	
Total		$ 38,854 00
(Of this amount $2,000 accrued in 1883.)		
Cash paid for surrendered policies		6,731 01
Premium obligations used in purchase of surrendered policies		54 00
Premium obligations voided by lapse		3,166 48
Cash dividends paid to policy-holders		1,891 36
Cash dividends applied in payment of premiums		17,375 30
Premium obligations used in payment of dividends to policy-holders		672 58
Cash paid for commission, salaries and other expenses of officials		53,269 61
Cash paid for taxes, licenses, fees or fines		238 57

* Reserve based on Institute of Actuaries, H.M. Table of Mortality, 4½ per cent. interest, computed by the Department.

ONTARIO MUTUAL LIFE—*Continued.*

All other expenses, viz.:—Medical fees, $7,385.50; books and stationery, $878.19; rent of agents' offices, $146.59; telegraphy and telephone, $80.83; postage, $952.49; printing, $525.75; advertising, $1,437.37; travelling expenses, $246.27; commissions on loans and valuation fees, $475; solicitor's fees, $10; office furnishings, $159.25; fire insurance, $8; incidentals, $626.76; returned premiums, $494.75	13,426 75
Total cash expenditure	$ 135,679 66

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	$ 48,262 22
do taken during the year	4,419 16
Total	$ 52,681 38
Deduct premium obligations voided by lapse	$ 3,166 48
do do used in payment of claims	316 72
do do used in purchase of surrendered policies	54 00
do do used in payment of dividends to policyholders	672 58
Total deduction	$ 4,209 78
Balance, note assets at end of year	$ 48,471 60

MISCELLANEOUS.

*Number of new policies reported during the year as taken in Canada	1,538	
*Amount of said policies		$2,079,700 00
Amount of said policies re-insured in other licensed companies in Canada		35,000 00
Number of policies become claims in Canada during the year	36	
Amount of said claims		41,854 00
Number of policies in force in Canada at date	6,086	
Amount of said policies	$7,835,900 71	
Amount of said policies re-insured in other licensed companies	119,000 00	
Net amount in force, 31st December, 1884		7,716,900 71

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death	36	$ 41,854 00
(2.) By surrender	84	104,429 00
(For which cash value has been paid, $6,785.01.)		
(3.) By surrender, $15,000. (For which paid up policies have been granted to amount of $1,639.)		
Difference of amounts carried out		13,361 00
(4.) By lapse	601	762,750 00
Total	721	$ 922,394 00

*Exclusive of 51 policies for $62,250 revived, and including 37 policies for $61,000 dated 1885, but "taken" in 1884.

ONTARIO MUTUAL LIFE—*Concluded.*

	No.	Amount.
†Policies in force at beginning of year	5,246	$6,699,919 71
‡ do issued during the year	1,815	2,296,000 00
do terminated as above	721	922,394 00
do terminated otherwise (and not taken)	254	237,625 00
do in force at date of statement	6,086	7,835,900 71

Number of insured lives at beginning of year	4,951
do new insurers during the year	1,666
do deaths during the year among the insured	31
do insured whose policies have been terminated during the year otherwise than by death	889
do insured lives at date of statement	5,697

Subscribed and sworn to, 19th March, 1885, by

I. E. BOWMAN,
President.

W. H. RIDDELL,
Secretary.

(Received, 1st April, 1884.)

†Including 5 policies, and in amount, $127,200 omitted in 1883.
‡Including 101 policies for $143,000, dated 1885.

PHŒNIX MUTUAL LIFE INSURANCE COMPAMY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—AARON C. GOODMAN. | *Secretary*—JOHN M. HOLCOMBE.

Principal Office—Hartford, Conn.

Agent in Canada—MRS. H. D. SIMPSON. | *Head Office in Canada*—Montreal.

(Organized or Incorporated, May, 1851. Commenced business in Canada, October, 1866.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$ 100,000 00

Gross amount of premiums received in cash during the year on life policies in Canada		$ 54,390 35
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada		19 00
Total		$ 54,409 35
Deduct amount paid for premiums on policies re-insured in other companies in Canada		371 55
Total net premium income		$ 54,037 80

Amount paid during the year on claims in Canada, viz.:—		
On account of death claims	$ 31,261 00	
do matured endowments	8,397 00	
Net amount paid on account of claims		$ 39,658 00
Amount paid for surrendered policies		7,997 30
Amount paid for dividends or bonuses to policy-holders		11,266 62
Total net amount paid to policy-holders in Canada		$ 58,921 92

ASSETS IN CANADA.

United States bonds in deposit with Receiver-General	$ 105,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted		$ 14,742 00
*Amount estimated to cover net reserve on all outstanding policies in Canada	$ 629,452 00	
Deduct same on above policies re-insured in other companies in Canada	295 00	
Net re-insurance reserve		629,157 00
Total liabilities in Canada		$ 643,899 00

*Estimate based on average of the Company's entire amount at risk at Actuaries 4 per cent.

PHŒNIX MUTUAL LIFE—*Concluded.*

MISCELLANEOUS.

Number of old policies reported during the year as revived in Canada		8	
Amount of said policies			$ 16,456 00
Number of policies become claims in Canada during the year		32	
Amount of said claims			42,887 00
Number of policies in force in Canada at date		1,564	
Amount of said policies (exclusive of bonuses)	$1,852,419 00		
Amount of said policies re-insured in other licensed companies in Canada	8,000 00		
Total			$1,844,419 00

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death	20	$ 34,490 00
2. By maturity	12	8,397 00
3. By surrender (For which cash value has been paid, $7,997.30.)	12	19,788 00
4. By surrender, $26,000.00. (For which paid up policies have been granted to amount of $8,292.00.) Difference of amounts carried out		17,708 00
5. By lapse	14	24,818 00
Total	58	$ 105,201 00

Policies in force at beginning of year	1,624	$1,956,770 00
Policies revived	8	16,456 00
Policies terminated as above	58	105,201 00
Policies terminated by change of residence	10	15,606 00
Policies in force at date of statement	1,564	1,852,419 00

Number of insured lives.—No return.

Subscribed and sworn to, 30th March, 1885, by

HARRIET D. SIMPSON,

Chief Agent in Canada.

(Received, 31st March, 1885.)

THE QUEEN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—BERNARD HALL. | *Manager*—J. MONCRIEFF WILSON.

Principal Office—Liverpool.

Chief Agents in Canada— FORBES & MUDGE. | *Head Office in Canada*— 191 St. James Street, Montreal.

(Organized or Incorporated, 22nd July, 1858. Commenced business in Canada, 5th July, 1859.)

(*For Capital, see Fire Statement.*)

Amount of premiums received in cash during the year on life policies in Canada	$ 10,544 72

Amount paid during the year on account of death claims in Canada	$ 1,000 00
Amount paid for surrendered policies	829 68
Amount paid for dividends or bonuses to policy-holders	2,326 48
Total net amount paid to policy-holders in Canada	$ 4,156 16

EXPENSES IN CANADA.

Cash paid for commission	$ 581 92
Cash paid for sundry expenses	130 95
Total	$ 712 87

(*For Assets in Canada, see Fire Statement.*)

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted	$ 811 25
*Amount computed to cover the net reserve on all outstanding policies in Canada	84,473 28
Total net liability to policy-holders in Canada	$ 85,284 53

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	3	
Amount of said policies		$ 3,000 00
Number of policies become claims in Canada during the year	2	
Amount of said claims		1,811 25
Number of policies in force in Canada at date	204	
Amount of said policies	$ 340,509 43	
Bonus additions	25,262 15	
Total amount in force, 31st December, 1884		365,771 58

* Based on Institute of Actuaries H.M. Table, 4½ p. c. interest, computed by the Department.

THE QUEEN—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	2	$ 1,811 25
2. By expiry	2	12,000 00
3. By surrender (For which cash value has been paid, $829.68.)	4	8,866 66
4. By surrender, $26,000. (For which paid-up policies have been granted to amount of $5,408.21.)		
Difference of amounts carried out		20,591 79
5. By lapse	4	3,100 00
Total	12	$ 46,369 70

	No.	Amount.
Policies in force at beginning of year	205	$388,982 55
Policies issued during the year	3	3,000 00
Transferred from head office	8	20,158 73
Policies terminated as above	12	46,369 70
Policies in force at date of statement	204	365,771 58

Number of insured lives at beginning of year in Canada	188
Number of new insurers during the year	3
Transferred from head office	8
Number of deaths during the year among insured	2
Number of insured whose policies have been terminated during the year otherwise than by death	8
Number of insured lives at date of statement	189

Subscribed and sworn to, 3rd March, 1885, by

A. M. FORBES.

(Received, 4th March, 1885.)

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1884.

(*Abstracted from Directors' Report, Liverpool, Eng., 7th May,* 1885.)

LIFE BRANCH.

During the year 1,161 proposals were received for assurances, amounting to £396,541 10s., of which 263 proposals, for £123,764, were either declined or not proceeded with, and 898 policies were completed and issued, for £272,777 10s., yielding, in new premiums, £10,002. At the close of 1883 the life fund stood at £455,579 18s. 2d., out of which was paid for cash bonuses and surrenders £15,549 18s. 8d., leaving £440,029 19s. 6d.; and there has been added in the past year £46,994 18s. 3d., making the fund stand, at the close of 1884, at £487,024 17s. 9d. The new premium income is the largest in the experience of the company.

THE QUEEN—*Continued.*

Revenue Accounts for the Year ending 31*st December*, 1884.

LIFE INSURANCE ACCOUNT.

		£	s.	d.		£	s.	d.
Amount of life insurance fund at the beginning of the year		455,579	18	2	Claims under life policies, after deduction of sums re-assured	36,651	6	11
Premiums, after deduction of re-assurances		75,870	6	11	Surrenders	4,460	13	10
Interest	£20,671 11 3				Commission	4,559	6	11
Less income tax	505 17 11				Expenses of management	6,293	10	0
		20,165	13	4	Medical fees and policy stamps	1,176	6	5
					Other payments, viz.:—			
					Cash bonus to policy-holders	11,089	4	10
					Expenses in connection with quinquennial investigation	324	6	0
					Bad debts	36	5	9
					Amount of life insurance fund at the end of the year	487,024	17	9
		£551,615	18	5		£551,615	18	5

ANNUITY ACCOUNT.

		£	s.	d.		£	s.	d.
Amount of annuity fund at the beginning of the year		14,549	16	6	Annuities	1,509	2	1
Consideration for annuities granted		3,009	14	2	Commission	28	12	10
Premiums for deferred annuities		24	16	11	Expenses	4	12	7
Interest	£776 5 7				Amount of annuity fund at the end of the year	16,816	15	9
Less income tax	1 9 11							
		774	15	8				
		£ 18,359	3	3		£ 18,359	3	3

(*For Balance Sheet, see Fire Statement.*)

THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY OF LONDON.

STATEMENT FOR THE YEAR ENDING 31ST JANUARY, 1885.

Chairman—W. W. DUFFIELD, Esq. | *Secretary*—HENRY UNWIN, Esq.

Principal Office—71 King William Street, London, England.

Attorney in Canada— J. CASSIE HATTON. | *Head Office in Canada*— 1737 Notre Dame St., Montreal.

(Organized or Incorporated, 1840. Commenced business in Canada, 1st August, 1868.)

A MUTUAL COMPANY—NO CAPITAL.

Gross amount of premiums received in cash during the year on life policies in Canada	$ 14,163 35
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada	225 36
Total net premium income	$ 13,937 99

Amount paid during the year on account of death claims in Canada ($3,241.90 of this amount accrued in 1883.)	$ 7,275 97
Amount paid for surrendered policies	802 81
Amount paid for dividends or bonuses to policy-holders	77 31
Total net amount paid to policy-holders in Canada	$ 8,156 09

ASSETS IN CANADA.

New 3 per cent. British annuities in deposit with Receiver-General	$ 110,277 00
Cash in hand and in banks in Canada	7,186 06
Total assets in Canada	$ 117.463 06

LIABILITIES IN CANADA.

Under policies issued previous to 31*st March*, 1878.

Amount of claims on policies in Canada unsettled but not resisted	$ 2,563 00
Amount of reserve on all outstanding policies in Canada	No return.
Total net liabilities to said policy-holders in Canada	No return.

Under policies issued subsequent to 31*st March* 1878.

Amount of claims on policies in Canada, unsettled but not resisted	None.
Net reserve on all outstanding policies in Canada	No return.
Total net liabilities to said policy-holders in Canada	No return.

RELIANCE MUTUAL LIFE—*Continued.*

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	5		
Amount of said policies (including bonuses)		$	6,563 00
Number of policies in force in Canada at date.....	293		
Amount of said policies	$403,305 35		
Amount of said policies re-insured in other licensed companies in Canada.....	10,000 00		
Net amount of policies in force in Canada, 31st January, 1885.....			393,305 35

Number and amount of policies terminated during the year in Canada :—

	No.		Amount.
1. By death.....	5	$	6,500 00
2. By surrender.	5		9,470 00
(For which cash value has been paid, $802.81.)			
3. *By surrender, $4,000.			
(For which paid-up policies have been granted to amount of $600.)			
Difference of amounts carried out.....			3,400 00
4. By lapse.....	7		4,568 35
5. Policies lapsed in part, decreasing liability.....			1,500 00
Total.....	17	$	25,438 35

	No.		Amount.
Policies in force at beginning of year	309	$	428,243 70
Policy revived.....	1		500 00
Policies terminated as above.....	17		25,438 35
Gross policies in force at date of statement.....	293		403,305 35

Number of insured lives—No return

Subscribed and sworn to, 15th April, 1885, by

J. CASSIE HATTON.

(Received, 16th April, 1885.)

General Business Statement for the Year ending 31st December, 1884.

(*Abstracted from Directors' Report, London, Eng., 29th April,* 1885.)

The result of the proposals for assurance which have been received during the year has been the issue of 477 new policies for £312,191, producing £11,057 11s. 1d. in new premiums, including £2,396 13s. 9d. in single payments.

The total income from premiums was £88,151 0s. 1d., of which £4,847 19s. 9d. was paid away for re-assurances.

The income from interest and dividends was £25,000 16s. 6d.

The total net revenue was £109,336 3s. 4d., including £979 16s. 8d. received for annuities.

The claims of the year have been within the expectation. By death and under endowment policies matured they have amounted to £54,828 18s. 1d.

The excess of receipts over outgoings has been £26,924 3s. 0d., which, added to the accumulated fund, has raised it to £607,003 17s. 8d.

RELIANCE MUTUAL LIFE—*Continued.*

First Schedule.

Revenue Account for the year ending 31*st December*, 1884.

		£	s.	d.
Amount of funds at the beginning of the year		580,079	14	8
Premiums—Less amount paid in respect of re-assurances (£4,847 19s. 9d.)	£83,303 0 4			
Interest and dividends	25,000 16 6			
Assignment fees	52 9 10			
Consideration for annuities	979 16 8			
		109,336	3	4
Loan guarantee fund		233	19	1
		£689,649	17	1

		£	s.	d.
Claims with bonus additions		54,045	0	1
Endowment policies matured		783	18	0
Annuities		1,678	2	9
Surrendered policies		7,245	18	7
Bonus in reduction of premiums and in cash		1,709	9	2
Commission		3,894	2	3
Expenses of management:—				
General expenses	£ 7,916 8 10			
Branch offices and agency extension	5,226 4 3			
Policy stamps	146 15 6			
		13,289	8	7
Amount of funds at the end of the year		607,003	17	8
		£689,649	17	1

Second Schedule.

(*Balance Sheet on the* 31*st December*, 1884.)

LIABILITIES.	£	s.	d.
Amount of funds as per first schedule	607,003	17	8
Claims not at maturity	7,496	15	5
	£614,500	13	1

ASSETS.		£	s.	d.
Mortgages on property within the United Kingdom		243,930	12	10
Loans on policies of full value	£ 47,485 6 0			
Loans on policies with personal security	36,504 17 3			
		83,990	3	3
Life interests in possession	£ 14,250 19 2			
Reversionary life interests	134,588 18 3			
Absolute and contingent reversions to fixed sums	29,443 6 2			
		178,283	3	7
Proportionate interest accrued on advances		16,032	2	1
Agents' balances		3,269	8	11
Current premiums		14,656	6	9
Other investments:—				
British Government securities		22,885	15	1
London and St. Katherine's Dock stock		1,590	0	0
House property, including furniture and fixtures, less leasehold redemption fund		35,046	4	3
Balances at bankers		14,816	16	4
		£614,500	13	1

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Chairman—R. BROCKLEBANK. | *Manager*—JOHN H. MCLAREN.

Principal Office—Liverpool, England.

Agents in Canada— M. H. GAULT & WM. TATLEY. | *Head Office in Canada*— Montreal.

(Organized or Incorporated, 31st May, 1845. Commenced business in Canada, 1848.)

(*For Capital, see Fire Statement.*)

Amount of premiums received in cash during the year on life policies in Canada		$ 23,466 11

Amount paid during the year on claims in Canada, viz.:—

On account of death claims	$18,456 26	
Net amount paid on account of claims		$ 18,456 26
Amount paid to annuitants		714 28
Amount paid for surrendered policies		4,307 22
Total net amount paid to policy-holders in Canada		$ 23,477 76

(*For Assets in Canada, see Fire Statement.*)

LIABILITIES IN CANADA.

Under policies issued previous to 31*st March*, 1878.

Amount of claims on policies in Canada unsettled but not resisted (All of which accrued in 1879.)	$ 1,075 53
*Amount of reserve on all outstanding policies in Canada	279,511 16
Annuity bonds, estimated	5,139 64
Total net liabilities to said policy-holders in Canada	$ 285,726 33

Under policies issued subsequent to 31*st March*, 1878.

*Amount of reserve on all outstanding policies in Canada	$ 9,130 67
Total net liabilities to said policy-holders in Canada	$ 9,130 67
Total liabilities to all policy-holders in Canada	$ 294,857 00

* Reserve based on Institute of Actuaries, H. M. Table of Mortality, 4½ per cent. interest. Computed by the Department.

ROYAL—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	9	
Amount of said policies		$ 23,700 00
Number of policies become claims in Canada during the year	5	
Amount of said claims		18,456 26
Number of policies in force at date	319	
Amount of said policies (including $90,128.61 bonus additions)		895,198 24

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death	5	$ 18,456 26
2. By surrender (For which cash value has been paid, $4,307.22.)	5	12,530 49
3. By surrender $1,000. (For which paid-up policies have been granted to amount of $500.)		
Difference of amounts carried out		500 00
4. By lapse	2	11,000 00
Total	12	$ 42,486 75

	No.	Amount.
Policies in force at beginning of year in Canada	305	$893,724 11
Policies issued during the year	10	24,200 00
Policies transferred from head office	17	20,260 88
Policies terminated as above	13	42,986 75
Policies in force at date of statement	319	895,198 24

Number of insured lives at beginning of year in Canada	280
Number of new insurers during the year	8
Number transferred from head office	17
Number of deaths during the year among insured	5
Number of insured whose policies have been terminated during the year otherwise than by death	6
Number of insured lives at date of statement	294

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada	40	$110,960 00
Policies issued during the year	10	24,200 00
Policies terminated as above	1	1,000 00
Policies in force at date of statement	49	134,160 00

Subscribed and sworn to, 19th March, 1885, by

M. H. GAULT.

(Received, 23rd March, 1885.)

(*For General Business, see Fire Statement.*)

THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Manager—THOMAS MARR. | *Secretary*—WILLIAM G. SPENS.

Principal Office—Glasgow.

Agent in Canada—G. W. FORD. | *Head Office in Canada*—Montreal.

(Founded at Glasgow, 1st January, 1826. Commenced business in Canada, 1846.)

A PURELY MUTUAL SOCIETY.

Amount of premiums received in cash during the year on life policies in Canada	$ 9,875 87

Amount paid on account of death claims	$ 13,988 53
Amount paid for surrendered policies	131 40
Total net amount paid to policy-holders in Canada	$ 14,119 93

ASSETS IN CANADA.

Canada Atlantic Railway (Province of Ontario Railway Subsidy fund) Certificates in deposit with Receiver-General, face value $203,972.67; present value at 4½ per cent. interest	$ 142,889 22
Mortgages on real estate in Canada	6,083 33
Cash on hand and in banks in Canada	1,442 15
Total assets in Canada	$ 150,414 70

LIABILITIES IN CANADA.

Amount estimated to cover the net reserve on all outstanding policies in Canada	No return.
Total liabilities in Canada	No return.

MISCELLANEOUS.

Number of policies become claims in Canada during the year	6	
Amount of said claims (including $1,822.12 bonus additions)		$ 13,988 53
Number of policies in force in Canada at date	175	
Amount of said policies (including $23,585.60 of bonus additions)		449,087 53

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions)	6	$ 13,988 53
2. By surrender (For which cash value has been paid, $131.40.)	2	3,650 00
3. By lapse	1	486 66
Total	9	$ 18,125 19

	No.	Amount.
Policies in force at beginning of year (including bonus additions, $25,407.72)	184	$ 467,212 72
Policies terminated	9	18,125 19
Policies in force at date of statement (including bonus additions)	175	449,087 53

SCOTTISH AMICABLE LIFE—*Continued.*

Number of insured lives..... No return.

Subscribed and sworn to, 30th March, 1885, by

GEORGE W. FORD.

(Received, 31st March, 1885.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

(*Abstracted from Directors' Report, Glasgow, 7th May,* 1885.)

The directors have to report that during the year ending 31st December last they received and considered 1,043 proposals for assurance, amounting in all to £597,117. These applications resulted in 872 policies being issued and taken up, assuring the capital sum of £498,205; the new premiums on which—including £4,278 13s. 7d. of single payments—amounted to £18,611 2s. 7d. In addition to this, the sum of £6,314 1s. 3d. was received for annuities granted during the year.

The number of deaths in 1884 was 233, and the consequent claims, including bonus additions, and after deducting reassurances, amounted to £164,895 6s. 3d.

The society has also paid the sum of £10,250 under policies which became claims by survivance.

By the deaths of 11 annuitants the Society has been relieved of payments amounting to £495 2s. 8d. per annum.

The accounts hereto appended, show that the total income was £315,253 13s. 7d., and the total outgo £225,186 7s. 0d., resulting in the sum of £90,067 6d. 7d. being added to the net funds, which, at 31st December last, amounted to £2,587,815 12s. 11d.

The total assurances on the Society's books at 31st December last amounted to £7,894,122 2s. 1d., under 14,541 policies.

The general committee of management, in terms of the powers entrusted to them, have ordered payment of a bonus at the rate of one and a-half per cent. per annum, on all participating policies of not less than five years' standing that may become claims by death before the 1st of July, 1886. Such bonus to be computed for each complete year since the declaration at last septennial investigation.

FIRST SCHEDULE.

Revenue Account for the Year ending 31*st December*, 1884.

		£	s.	d.
Amount of funds at beginning of the year, as per last published report		2,497,748	6	4
Premiums (after deduction of re-assurances)	£ 198,355 4 1			
Consideration for annuities granted	6,314 1 3			
Interest and rents	110,493 18 3			
Office fees	90 10 0			
		315,253	13	7
		£2,813,001	19	11

		£	s.	d.
Claims under policies (after deduction of sums re-assured):—				
By death	£ 164,895 6 3			
By survivance	10,250 0 0			
		175,145	6	3
Surrenders		15,809	11	5
Bonuses paid in cash		1,227	3	4
Annuities		6,839	15	3
Commission		6,332	8	1
Expenses of management, including rents of offices belonging to and occupied by the Society		17,816	19	10

SCOTTISH AMICABLE LIFE—*Concluded.*

Income tax	2,015	2	10
	225,186	7	0
Net amount of funds at the end of the year, as per Second Schedule	2,587,815	12	11
	£2,813,001	19	11

SECOND SCHEDULE.

Balance Sheet on the 31st December, 1884.

LIABILITIES.

	£	s.	d.
Assurance and annuity fund	2,478,815	12	11
Guarantee fund	100,000	0	0
Suspense account	9,000	0	0
Net funds as per First Schedule	2,587,815	12	11
Claims under policies admitted or intimated, but not paid	45,097	17	2
Premiums prepaid	323	11	8
Annuities due	17	7	9
Bills payable	1,905	17	4
	£2,635,160	6	10

ASSETS.

	£	s.	d.
Mortgages—			
On property in the United Kingdom	971,602	3	1
On property out of United Kingdom	1,250	0	0
Loans—			
On the Society's policies	189,576	15	1
On life rents	17,669	2	0
On reversions	5,570	0	0
Under Drainage and Public Health Acts	3,367	9	10
On personal security	Nil.		
On railway bonds	46,497	7	5
Investments—			
Reversions purchased	16,328	6	8
Life interests purchased	380	0	0
Indian Government securities	60,042	7	11
Colonial Government securities	1,650	0	0
Debentures of corporate bodies	128,165	16	10
Ontario Government certificates	29,744	19	3
Railway and other shares, preferred and guaranteed	558,683	10	8
House property	128,850	8	0
Landed estate	4,531	8	1
Glasgow corporation water annuities	27,471	12	0
Ground rents and feu duties	361,917	2	8
Stamps	0	1	6
Outstanding premiums	30,499	2	1
Outstanding interest, and interest accrued, but not yet payable	29,524	13	7
Cash in bank	19,313	19	6
Bills on hand	1,933	3	2
Agents' balances	590	17	6
	£2,635,160	6	10

THE SCOTTISH PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Manager—JAMES WATSON.

Secretaries—
JAS. S. MORTON and JAS. G. WATSON.

Principal Office—
6 St. Andrew Square, Edinburgh.

(Organized in 1837. Incorporated by special Act of Parliament in 1848.)

Gross amount of premiums received in cash on life policies in Canada...		$ 4,441 99
Amount paid during the year on claims in Canada:—		
On account of death claims	$ 4,380 00	
Net amount paid on account of claims		$ 4,380 00

ASSETS IN CANADA.

Canadian Pacific Railway bonds in deposit with Receiver-General, market value	$ 98,577 25
Other Canadian investments, viz.:—	
Grand Trunk, Georgian Bay and Lake Erie Railway first mortgage bonds for $77,866.67	73,973 33
Canadian Pacific land grant bonds for $48,666.67	47,450 00
Mortgages on real estate in Canada	5,840 00
Canadian municipal debentures	482,844 49
Total assets in Canada	$ 708,685 07

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada		$78,335 98	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	$ 937 00		
Deduct loans on policies	3,869 00		
		4,806 00	
Difference carried out			73,529 98
Total net liability to policy-holders in Canada			$ 73,529 98

MISCELLANEOUS.

Number of policies become claims in Canada during the year	1	
Amount of said claim		$ 2,433 33
Number of policies in force in Canada at date	92	
Amount of said policies (including bonus additions, $9,949.90)		209,741 17

* By strict actuarial calculation, based on the H. M. Table, at 4 p. c. interest.

SCOTTISH PROVIDENT—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	1	$ 2,433 33
Total	1	$ 2,433 33

Policies in force at beginning of year in Canada (including bonus additions, $8,263.60)	95	$ 215,354 87
Bonus additions "vested" during the year		3,061 13
Terminated as above	1	2,433 33
Transferred to Great Britain (including bonus additions, $1,374.83)	2	6,241 50
Policies in force at date of statement (including bonus additions, $9,949.90)	92	209,741 17

Number of lives insured.....No return.

Edinburgh, 16th January, 1885.

JAMES WATSON.

(Received, 5th February, 1885.)

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1884.

(*Abstracted from Directors' Report, Edinburgh, Scotland, 23rd March,* 1885.)

REVENUE ACCOUNT.

Jan. 1, 1884.	£	s.	d.
Amount of funds at beginning of the year	4,736,292	19	11
Premiums (less paid for re-assurances)	436,440	0	2
Consideration for annuities granted	42,597	13	11
Interest, dividends and rents	205,811	12	0
Fines for renewal of lapsed policies and fees for registration of assignments	278	12	2
The only accounts outstanding were—Directors' fees, agents' commission on premiums not paid and such like, the amount of which is less than a fifth of the interest accruing, but not due, at close of year.			
	£5,421,420	18	2

Dec. 31, 1884.	£	s.	d.
Claims under policies, after deduction of sums re-assured	260,180	9	0
Endowments	9,700	0	0
Surrenders	24,149	13	5
Annuities	16,257	13	4
Income tax	4,014	4	9
Commission	8,961	12	11
Expenses of management, including cost of obtaining recent Act of Parliament	34,323	12	10
Amount of funds at the end of the year, as per balance sheet	5,063,833	11	11
	£5,421,420	18	2

SCOTTISH PROVIDENT—*Concluded.*

Balance Sheet *as on the* 31st *day of December*, 1884.

LIABILITIES.	£	s.	d.
mount of funds as per Revenue Account—			
Life assurance fund	5,063,833	11	11
Claims admitted, but not paid	75,840	1	0
	£5,139,673	12	11

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	3,350,714	1	11
Mortgages out of the United Kingdom (Canada)	1,200	0	0
Loans on the Institution's policies, within their surrender value	324,545	7	4
Investments—			
Indian and colonial securities	263,953	6	10
Railway and other debentures	116,000	0	0
Debenture (£62,949 11s. 8d.), and preference (£421,365 7s. 2d.) stocks (the market value is considerably higher)	484,314	18	10
Value of business premises in Edinburgh and branches, and property (yielding rental) held in connection therewith	208,496	16	8
Value of reversions	47,033	16	8
Loans on municipal rates	13,177	0	7
Loans on preference and other stocks	130,000	0	0
Loans on security of trust funds	72,668	1	11
Loans upon personal security, combined with policies of assurance.	22,041	2	0
Premiums in course of collection at head office and agencies	74,355	4	5
Outstanding interest (mostly since received)	12,449	19	4
Office furniture at head office and branches	1,836	10	10
In bank—on current account	16,349	2	11
Cash and stamps on hand	538	2	8
	£5,139,673	12	11

THE SCOTTISH PROVINCIAL ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST JANUARY, 1885.

Chairman—JOHN WEBSTER, of Edgehill.

Secretary—CHARLES GORDON. | *Manager*—THOMAS YUILLE WARDROP.

Principal Office—Aberdeen.

Agent in Canada— GEORGE W. FORD. | *Head Office in Canada*— 99 St. James St., Montreal.

(Established December, 1825. Incorporated, May, 1852. Commenced business in Canada, March, 1859. Ceased to do new business in Canada, January, 1875.)

CAPITAL.

Amount of capital authorized and subscribed for	$4,866,666 67
Amount paid up in cash	292,000 00

Gross amount of premiums received in cash during the year on life policies in Canada	$24,021 58	
Total net premium income		$ 24,021 58

Amount paid during the year on account of claims in Canada, viz.:—

On account of death claims (including bonuses)	$10,189 58	
On account of matured endowments (including bonuses)	1,076 75	
Net amount paid on account of claims		$ 11,266 33
(Of the death claims, $4,768.12 were on account of claims accrued in the previous year.)		
Amount paid for surrendered policies		2,064 44
Amount paid for dividends or bonuses to policy-holders		220 92
Total net amount paid to policy-holders in Canada		$ 13,551 69

ASSETS IN CANADA.

Canada stock	$12,000 00	
Canada 5 per cent. debentures	38,447 00	
Queensland bonds	97,333 00	
Total in deposit with Receiver-General carried out at par value		$ 147,780 00
Cash on hand and in banks		3,082 80
Total assets in Canada		$ 150,862 80

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted (including bonuses)	$ 1,578 01
Net reserve on all outstanding policies in Canada	No return.
Deduct loans on Company's policies within their surrender value	18,861 74
Total liabilities in Canada	No return.

SCOTTISH PROVINCIAL—*Continued.*

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	9	
Amount of said claims (including bonus additions, $921.00).....		$ 8,706 22
Number of policies in force in Canada at date.....	489	
Net amount in force 31st January, 1885 (including bonus additions, $112,356.35).....		903,096 59

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, $776.22).....	8	$ 6,999 47
2. By maturity (including bonus additions, $144.78).....	1	1,076 75
3. By surrender (including bonus additions, $771.36)..... (For which cash value has been paid, $2,064.44.)	4	8,582 36
4. By surrender, $4,596.16 (including bonus additions, $167.29.) For which paid-up policies have been granted to amount of $1,419.37.		
Difference of amounts carried out.....		3,176 79
5. By lapse.....	1	498 83
Total.....	14	$ 20,334 20

Policies in force at beginning of year (including bonus additions, $114,693.74).....	503	$ 923,908 53
Policies terminated as above.....	14	20,334 20
Bonuses surrendered.....		477 74
Gross policies in force at date of statement (including bonus additions, $112,356.35).....	489	903,096 59

Number of insured lives ..... No return.

Subscribed and sworn to, 30th March, 1885, by

GEO. WM. FORD.

(Received, 31st March, 1885.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST JANUARY, 1885.

(*Abstracted from Directors' Report, Aberdeen, Scotland, 28th April,* 1885.)

LIFE DEPARTMENT.

818 proposals, representing £335,110, were submitted. From these, 707 policies have been issued, assuring £286,310, and yielding in annual premiums £9,564 18s. 1d. and £109 11s 2d. of single premiums.

The life claims paid, including those admitted and reported, but not yet matured, and in some cases not yet proved, represent £98,947 5s. 6d. This includes the sum of £3,878 5s. under endowment policies, which, during the year, have arrived at maturity.

SCOTTISH PROVINCIAL—*Continued.*

ANNUITY DEPARTMENT.

The sum of £4,000 7s. 4d. has been received, and for which annuities to the amount of £383 9s. 2d. have been granted; also annual premiums of £67 13s. 7d. for contingent annuities, part of which annuities is re-insured. During the year ten annuities have lapsed by death, relieving the Company of the sum of £157 12s. yearly.

FUNDS.

The total assets of the Company now amount to £1,565,311 5s. 8d., being an increase of £56,736 6s. 8d. over last year.

INCOME.

For the year, including interest, is £240,538 2s. 4d., an increase of £3,432 3s. 8d., in addition to £109 11s. 2d. of single premiums.

INVESTMENTS.

The debentures, preference, guaranteed and debenture stocks, and the Indian and colonial securities, taken at the market price of the day (31st January, 1885), continue to show a surplus exceeding £100,000 over the value at which these securities stand in the books and balance sheet.

PROFIT AND LOSS.

The balance at credit of this account, after paying the half-year's dividend of £6,000 in November last, amounts to £20,011 8s. 6d.

The Directors propose to deal with this sum as follows :—

Agents' balances irrecoverable.....£	60	9	7
Dividend at the rate of 20 per cent. for last year (of which one-half was paid in November), leaving the balance, 10 per cent., now to be paid.....	6,000	0	0
To carry to the fire reserve fund.....	5,000	0	0
To reduction in value of the Company's premises	1,000	0	0
Leaving a balance to be carried forward of.....	7,950	18	11
£	20,011	8	6

REVENUE ACCOUNTS.

Life Assurance Account.

I.—PARTICIPATION BRANCH.

	£	s.	d.
Jan. 31, 1884—			
Amount of this fund at beginning of year.....	1,134,545	8	2
Jan. 31, 1885—			
Premiums, after deduction of re-assurance premiums	117,973	0	10
Interest and dividends.....	46,113	9	6
	£1,298,631	18	6

				£	s.	d
Jan. 31, 1885—						
Claims under policies, after deduction of sums re-assured:—						
By death.....	£79,179	0	7			
Matured endowments ..	2,728	5	0			
				81,907	5	7
Surrenders of policies.....				7,789	10	4
Surrenders of bonuses.....				2,189	3	11
Commission.....				6,197	11	9
Expenses of management.....				11,247	6	0
Amount of this fund at end of year, as per balance sheet....				1,189,301	0	11
				£1,298,631	18	6

SCOTTISH PROVINCIAL—*Continued.*

II.—NON-PARTICIPATION BRANCH.

	£	s.	d.				£	s.	d.
Jan. 31, 1884—				Jan. 31, 1885—					
Amount of this fund at beginning of year	140,566	8	10	Claims under policies, after deduction of sums re-assured:—					
Jan. 31, 1885—				By death	£15,889	19 11			
Premiums, after deduction of re-assurance premiums	16,769	5	9	Matured endowments	1,150	0 0	17,039	19	11
Interest and dividends	5,793	6	0	Surrender of policies			609	2	1
				Commission			725	17	6
				Expenses of management			2,003	18	11
				Amount of this fund at end of year, as per balance sheet			142,750	2	2
	£ 163,129	0	7				£ 163,129	0	7

III.—ANNUITY FUND.

	£	s.	d.		£	s.	d.
Jan. 31, 1884—				Jan. 31, 1885—			
Amount of this fund at beginning of year	33,575	1	1	Payments to annuitants	4,080	10	9
Jan. 31, 1885—				Commission	37	17	9
Consideration for annuities granted	4,025	12	9	Amount of this fund at end of year, as per balance sheet	34,845	5	10
Interest and dividends	1,363	0	6				
	£ 38,963	14	4		£ 38,963	14	4

PROFIT AND LOSS.

Jan. 31, 1884—				Jan. 31, 1884—					
Balance on last year's account			£17,592 18 10	Transferred by order of last annual meeting to Credit of Fire Reserve Fund	£5,000	0 0			
Jan. 31, 1885—				To dividend, May	6,000	0 0			
Interest and dividends not carried to other accounts	£7,996	14 8		Estimated depreciation in value of house property in Edinburgh	550	0 0			
Profit on fire account	12,128	16 7		To agents' balances irrecoverable	50	5 3	£11,600	5	3
			20,125 11 3	Other Payments—					
Other Receipts—				To half-year's dividend, November			6,000	0	0
Profit on exchange	£ 6	5 9		To income tax on fire profits			201	12	1
Transfer and assignation fees	88	10 0		Jan. 31, 1885—					
			94 15 9	Balance on this account per balance sheet			20,011	8	6
			£37,813 5 10				£37,813	5	10

SCOTTISH PROVINCIAL—*Concluded.*

BALANCE SHEET, 31*st January*, 1885.

LIABILITIES.			ASSETS.		
hareholders' capital		£ 60,000 0 0	Mortgages on property within the United Kingdom		£285,071 18 11
'eneral reserve fund		25,000 0 0	Mortgages on property out of the United Kingdom		Nil.
'articipation life fund	£911,692 1 6		Loans on the Company's policies within their surrender value		88,975 2 7
onus fund	277,608 19 5		Investments—		
		£1,189,301 0 11	Indian Government securities	£37,675 17 5	
'on-participation life fund	142,750 2 2		Canadian do	10,266 10 7	
		1,332,051 3 1	Victoria do	29,625 0 0	
nnuity fund		34,845 5 10	New S. Wales do	15,000 0 0	
ire reserve fund, 31st Jan., 1884	£50,000 0 0		New Zealand do	32,328 14 2	
rom general profit and loss	5,000 0 0		C. Good Hope do	44,821 3 2	
		£55,000 0 0	Queensland do	18,355 0 0	
ire premiums reserved on account of unexpired risks	10,560 3 9		S. Australian do	19,925 0 0	
					207,997 5 4
			Railways (English and Scottish) and other debentures	£133,084 10 0	
			do do debenture stocks	115,022 18 5	
					248,107 8 5
			do do preference stocks	£210,320 15 1	
		65,560 3 9	do do guaranteed and leased lines	149,542 8 3	
alance of trust fund in hands of Company		559 17 1			359,863 3 4
			Deposits in chartered banks for fixed periods		125,000 0 0
eneral profit and loss, as per profit and loss account		20,011 8 6	Company's buildings—property in Aberdeen, Dublin and London		10,160 14 11
		£1,538,027 18 3	Reversions		12,045 1 6
laims under life policies admitted, but not yet paid	£24,340 5 7		Loans on reversions and life interests		36,521 0 0
utstanding fire claims	2,452 0 8		Feu-duties and ground rents, capitalised value		49,628 18 7
nclaimed dividends	461 15 4		Loans secured on public rates, under Act of Parliament		14,917 17 7
nnuities outstanding	29 5 10				
		27,283 7 5	Half-credit premiums due on life policies		7,137 15 6
			Loans on the Company's policies, with personal security		140 0 0
			Branches, agents and insurance companies (principally premiums due in January, and since accounted for)		52,446 11 3
			Outstanding premiums due in Aberdeen (do)		1,058 11 9
			Outstanding interests (most of them since paid up)		966 9 0
			Interest on investments accrued, but not yet payable		16,237 15 7
			Bills receivable (remittance not yet due)		700 0 0
			Cash at bankers on deposits	£27,000 0 0	
			Cash at bankers on current account at head office and branches	22,110 19 2	
			Cash in hand	40 13 4	
					49,151 12 6
			Stamps in hand		83 18 11
		£1,565,311 5 8			£1,565,311 5 8

THE STANDARD LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1884.

Manager—SPENCER C. THOMSON. | *Secretary*—D. CLUNIE GREGOR.

Principal Office—Edinburgh.

Agent in Canada—W. M. RAMSAY. | *Head Office in Canada*—Montreal.

(Organized or Incorporated, 1825. Commenced business in Canada, 1847.)

CAPITAL.

Amount of capital authorized and subscribed for, £500,000 sterling	$2,433,333 33
Amount paid up in cash, £120,000 sterling	584,000 00

Gross amount of premiums received in cash during the year on life policies in Canada	$277,707 00	
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada	1,391 00	
Total net premium income		$ 276,316 00

Amount paid during the year on claims in Canada, viz.:—

On account of death claims	$94,108 06	
(Of this amount $28,998.96 accrued in 1883).		
Net amount paid on account of claims		$ 94,108 06
Amount paid to annuitants		636 46
Amount paid for surrendered policies		7,178 09
Amount paid for dividends or bonuses to policy-holders		741 91
Total net amount paid to policy-holders in Canada		$ 102,664 52

ASSETS IN CANADA.

Bonds in deposit with Receiver-General:—

Montreal Harbor bonds—par	$ 107,000 00	
do Corporation do	34,000 00	
County Compton	30,000 00	
	$ 171,000 00	
Carried out at par value		$ 171,000 00
Other Canadian investments, viz.:—		
Municipal debentures		521,334 71
Mortgages on real estate in Canada		756,699 57
Real estate in Canada owned		279,617 21
Montreal Warehousing Company's bonds		55,877 16
Cash in hand and in banks in Canada		74,146 87
Total assets in Canada		$1,858,675 52

STANDARD LIFE—*Continued.*

LIABILITIES IN CANADA.

Under policies issued previous to 31*st March,* 1878.

mount of claims on policies in Canada unsettled but not resisted			$ 23,752 30
mount computed or estimated to cover the net reserve on all outstanding policies in Canada		$856,841 39	
educt same on above policies re-insured in other licensed companies in Canada	$ 6,766 77		
educt amount of deferred and outstanding premiums, less cost of collection at 10 per cent	17,300 65		
oans on policies within their surrender value	90,000 00		
redit debts and policies	27,000 00		
		141,067 42	
Difference carried out			715,773 97
Total net liabilities to said policy-holders in Canada			$ 739,526 27

LIABILITIES IN CANADA.

Under policies issued subsequent to 31*st March,* 1878.

mount of claims on policies in Canada unsettled but not resisted			$ 20,000 00
et reserve on all outstanding policies in Canada		$294,793 62	
educt amount of deferred and outstanding premiums, less cost of collection at 10 per cent	$28,715 00		
oans on all policies within their surrender value	4,000 00		
redit debts on policies	4,880 00		
		37,595 00	
Difference carried out			257,198 62
Total net liabilities to said policy-holders in Canada			$ 277,198 62
Total net liabilities to all policy-holders in Canada			$1,016,724 89

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	521	
mount of said policies		$1,080,300 00
mount of said policies re-insured in other licensed companies in Canada		25,000 00
Number of policies become claims in Canada during the year	38	
mount of said claims		108,861 40
Number of policies in force in Canada at date	4,125	
mount of said policies	$8,575,309 00	
mount of said policies re-insured in other licensed companies in Canada	34,000 00	
Net amount of policies in force in Canada at 15th November, 1884		8,541,309 00

STANDARD LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions)	38	$ 108,861 40
2. By surrender (including bonus additions) (For which cash value has been paid, $7,178.09.)	48	101,343 87
3. By surrender, $64,944.90. (For which paid-up policies have been granted to amount of $19,592.76.)		
Difference of amounts carried out		45,352 14
4. By lapse	217	455,362 72
Total	303	$ 710,920 13

Policies in force at the beginning of the year (including bonus additions)	3,907	$8,205,929 13
Policies issued during the year	550	1,099,892 76
Policies terminated as above	332	730,512 89
Policies in force at date of statement	4,125	8,575,309 00

No return of insured lives.

Detail of policies issued since 31*st March*, 1878, *and Bonus additions thereon.*

Policies in force at beginning of year in Canada	1,992	$4,232,161 07
Policies issued during the year	550	1,099,892 76
Policies terminated as above	243	529,248 00
Policies in force at date of statement	2,299	4,802,805 83

Subscribed and sworn to, 9th May, 1885, by

W. M. RAMSAY,
Manager.

(Received, 10th May, 1885.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1884.

(*Abstracted from Directors' Report, Edinburgh,* 28*th April*, 1885.)

REVENUE ACCOUNT.

	£	s.	d.
Amount of funds at the beginning of the year, 16th Nov., 1883	6,048,074	18	2
Premiums (after deduction of re-assurance premiums)	617,047	0	7
Consideration for annuities granted	30,177	2	10
Interest and dividends	265,646	9	4
Fines and fees	1,190	16	10
	£6,962,136	7	9
Claims under life policies, including bonus additions (after deduction of sums re-assured)	551,184	10	10
Surrenders	36,753	16	3
Annuities	47,266	10	9

STANDARD LIFE—*Concluded.*

	£	s.	d.
Commission	27,476	19	2
Expenses of management	66,947	6	7
Dividend and bonus to shareholders	25,000	0	0
Income tax	4,209	11	11
Amount of funds at the end of the year, as per balance sheet	6,203,297	12	3
	£6,962,136	7	9

BALANCE SHEET *on the* 15*th November*, 1884.

LIABILITIES.

	£	s.	d.
Shareholders' capital paid up	120,000	0	0
Assurance and annuity fund	6,073,621	4	4
Balances brought forward from last investigation (1880)	9,676	7	11
Total funds, as per first schedule	£6,203,297	12	3
*Claims under policies admitted but not matured	250,893	4	2
*†Dividends to proprietors outstanding	12,337	1	0
	£6,466,527	17	5

ASSETS.

		£	s.	d.
Mortgages on property within the United Kingdom		3,844,139	14	2
Mortgages on property out of the United Kingdom		456,867	10	8
Loans on the Company's policies, within their surrender value		316,525	17	2
Investments:—				
British Government securities		38,217	17	7
Indian and Colonial Government securities		508,826	11	5
United States Government securities		5,442	5	5
Railway and other debentures		93,325	7	6
Railway shares (guaranteed)		8,181	2	6
House property—freehold	£238,825 12 9			
do leasehold	30,381 8 8			
		269,207	1	5
Stocks of Scottish chartered banks		92,388	4	4
Feu duties		17,434	15	10
Life rents purchased		959	13	5
Loans upon Indian Government securities		43,704	10	0
Loans upon personal security with policies of assurance, repayable by instalments		82,240	1	10
Agents' balances in course of collection (since accounted for)		165,472	16	5
Premiums outstanding		77,987	16	5
Interest accrued, but not due		40,768	15	4
Interest due, but not paid		14,713	16	8
Cash—On deposit	£296,584 1 0			
On current accounts	93,348 11 7			
		389,932	12	7
Deed and receipt stamps on hand		191	6	9
		£6,466,527	17	5

* NOTE—These items are included in the corresponding items in the revenue account.
† Dividends payable on 15th November.

STAR LIFE LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Chairman—Sir WM. MCARTHUR, K.C.M.G., M.P. | *Secretary*—WM. W. BAYNES, F.I.A.

Principal Office—32 Moorgate Street, London, England.

Agent in Canada—A. D. PERRY. | *Head Office in Canada*—Toronto.

(Organized or Incorporated, 1843. Commenced business in Canada, 6th Nov., 1868.)

CAPITAL.

Amount of capital authorized and subscribed for, £100,000 stg	$ 486,666 67
Amount paid up in cash, £5,000 stg	24.333 33

Amount of premiums received in cash during the year on life policies in Canada	$ 19,388 82

Amount paid during the year on account of death claims	$ 17,840 49
Amount paid during the year for surrendered policies	1,440 70
Total net amount paid to policy-holders in Canada	$ 19,281 19

ASSETS IN CANADA.

Canada 4 p. c. stock in deposit with Receiver-General	$ 97,333 33
Total assets in Canada	$ 97,333 33

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled	Nil.
Net reserve on all outstanding risks in Canada	No return.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	29	
Amount of said policies		$ 54,506 67
Number of policies become claims in Canada during the year	9	
Amount of said claims (including bonus additions, $1,780.49)		17,840 49
Number of policies in force in Canada at date	298	
Amount of said policies (exclusive of bonus additions)		653,296 47

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	9	$ 16,060 00
2. By surrender (for which cash value has been paid, $1,440.70).	5	12,410 00
3. By lapse	18	36,500 00
Total	32	$ 64,970 00

STAR LIFE—*Continued.*

	No.	Amount.
Policies in force at beginning of year	301	$ 663,759 80
Policies issued during the year	29	54,506 67
Policies terminated as above	32	64,970 00
Policies in force at date of statement (exclusive of bonus additions)	298	653.296 47

Number of insured lives at the beginning of the year in Canada	289
Number of new insurers during the year	29
Number of deaths during the year among the insured	8
Number of insured whose policies have been terminated during the year otherwise than by death	22
Number of insured lives at date of statement	288

Subscribed and sworn to, 9th April, 1885, by

A. D. PERRY.

(Received, 13th April, 1885.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

(*Abstracted from Directors' Report, London, Eng., 2nd March,* 1885.)

NEW BUSINESS IN 1884.

2,279 policies were issued for the assurance of £633,475, the annual premiums on which amount to £20,878 4s. 0d.

The sum of £7,729 14s. 6d. has been received for the purchase of 26 immediate annuities, amounting to £789 15s. 7d.

The total amount of insurances now in force is £8,705,113.

MORTALITY.

The claims which have arisen during the year in respect of 353 policies have amounted to £130,528 3s. 7d., including bonus additions of £14,116 6s. 4d. The number of policy-holders who have died is considerably within the average expected and provided for in the Society's tables, as in previous years.

The total sum paid in claims (including bonus additions) since the establishment of the Society, now amounts to £2,378,776 14s. 3d.

ANNUAL INCOME AND INVESTMENTS.

The income of the Society during the past year has amounted to £357,160 13s. 11d., derived from the following sources :—

Premiums on policies	£256,248 16 3
Purchase of annuities	7,729 14 6
Interest on invested funds	92,951 6 7
Fees and fines	230 16 7
	£357,160 13 11

After the payment of cash bonus to the amount of £114,817 7s. 3d., and all expenses and claims, the balance of income over expenditure amounts to £47,201 7s. This sum has been added to the assurance and annuity fund, which now stands at £2,207,514 14s. 7d.

The average rate of interest realized on the investments of the Society during the year has been £4 10s. 7d. per cent.

STAR LIFE—*Continued.*

Revenue Account for the year ending 31*st December*, 1884.

		£	s.	d.
Amount of funds at the beginning of the year		2,160,313	7	7
Premiums	£262,286 11 4			
Less—Re-insurance premiums	6,037 15 1			
		256,248	16	3
Consideration for annuities granted		7,729	14	6
Interest and dividends		92,951	6	7
Fees		192	12	10
Fines		38	3	9
		£2,517,474	1	6

		£	s.	d.
Claims under policies	£131,588 3 7			
Less—Re-assurance	1,060 0 0			
		130,528	3	7
Surrenders		11,591	11	0
Surrenders of bonus		114,817	7	3
Annuities		5,778	11	6
Commission		18,521	2	6
Expenses of management	£19,490 8 5			
Medical fees	1,837 17 4			
		21,328	5	9
Dividends to shareholders		250	0	0
Bonus abatement of premiums		7,144	5	4
Amount of funds at end of the year, as per balance sheet		2,207,514	14	7
		£2,517,474	1	6

Balance Sheet for the year ending 31*st December*, 1884.

		£	s.	d.
Shareholders' capital paid up	£ 5,000 0 0			
Assurance and annuity fund	2,202,514 14 7			
Total funds, as per revenue account		2,207,514	14	7
Claims admitted and announced, but not paid		20,797	5	7
		£2,228,312	0	2

	£	s.	d.
Mortgages on property within the United Kingdom	408,727	2	10
Mortgages on property out of the United Kingdom	149,864	9	7
Loans on the Society's policies (within their surrender value)	137,030	3	6
Investments—			
Indian and Colonial Government securities	424,302	7	3
Railway guaranteed stock	31,522	10	1
Railway debenture stock	25,000	0	0
Railway preference and preferred stock	426,187	18	5
House property (office premises, 32 Moorgate Street)	2,483	1	3
Wesleyan Methodist chapels (Trustees of)	184,572	8	8
Other Methodist chapels (Trustees of)	22,000	0	0
Congregational chapels (Trustees of)	32,255	0	0
Baptist chapels (Trustees of)	54,455	0	0
Local Boards, secured on parliamentary rates	176,848	17	4
Freehold ground rents	23,160	1	5

STAR LIFE—*Concluded.*

Agents' balances (premiums in course of collection)	54,136	5	8
Outstanding premiums (head office)	7,075	13	10
Half credit premiums	24,027	17	9
Outstanding interest	2,326	16	8
Accrued interest (to 31st December, 1884)	32,034	18	8
Cash in hand and on current account	10,301	7	3
	£2,228,312	0	2

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1884.

President—THOMAS WORKMAN. | *Head Office*—Montreal.

Managing Director and Secretary—ROBERTSON MACAULAY.

(Organized or Incorporated, 1865. Amended in 1870, 1871 and 1882. Commenced business in Canada, May, 1871.)

CAPITAL.

Amount of joint stock capital authorized	$1,000,000 00
Amount subscribed for	500,000 00
Amount paid up in cash	62,500 00

(*For List of Stockholders, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (no encumbrances) held by the Company	$ 70,217 71
Amount secured by way of loans on real estate by bond or mortgage (first liens)	451,250 21
Amount of loans secured by bonds, stock or other marketable collaterals, viz.	30,000 00

	Par value.	Market value.	Amount loaned.
Montreal City and District Savings Bank	$27,120 00	$35,256 00	$30,000 00
	$27,120 00	$35,256 00	$30,000 00

Amount of loans, as above, on which interest has not been paid within one year previous to statement	$3,500 00
Amount of loans made in cash to policy-holders on the Company's policies, assigned as collaterals	33,840 01
Premium obligations on policies in force	1,116 00

Stock, bonds and debentures owned by the Company, viz.:—

	Par value.	Market value.
Montreal Loan and Mortgage Company's stock	$30,000 00	$30,000 00
North Stukely debentures	6,000 00	6,240 00
Montreal Turnpike Trust debentures	2,800 00	2,800 00
Molson's Bank stock	2,000 00	2,180 00
*Stratford debentures	30,000 00	32,100 00
*Belleville do	6,000 00	6,420 00
*Cote St. Louis debentures	20,000 00	22,600 00
Cornwall debentures	7,500 00	8,100 00
Sorel do	1,000 00	1,040 00
St. Mary's do	4,000 00	4,140 00
Wyoming do	4,000 00	4,140 00
Total par and market value	$113,300 00	$119,760 00

Carried out at market value	119,760 00
Cash on hand (chiefly amounts received 2nd January)	6,293 96
Cash in City and District Savings Bank, Montreal	7,861 80

*Deposited with the Receiver-General.

SUN LIFE—*Continued.*

Bills receivable		$ 4,678 42
Agents' ledger balances		7,137 81
Special deposit *re* Quebec Tax Act		875 00
Total		$ 733,030 92

OTHER ASSETS.

Interest due	$ 1,815 74	
Interest accrued	8,950 03	
Total		10,765 77
Rents due	$ 214 50	
Rents accrued	13 00	
Total		227 50
Gross premiums due and uncollected on policies in force	$49,148 72	
Gross deferred premiums	29,832 81	
Gross outstanding and deferred premiums	$78,981 53	
Deduct cost of collection, at 10 per cent.	7,898 15	
Net outstanding and deferred premiums		71,083 38
Commuted commissions		17,961 00
Office furniture		3,266 57
Quebec stamp account		328 93
Sundry accounts		233 17
Total assets		$ 836,897 24

LIABILITIES.

*Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, $8,090.89)	$704,810 99	
Deduct net value of policies re-insured in other companies	1,627 58	
Net re-insurance reserve		$ 703,183 41
Claims for death losses reported but not proved	$ 6,278 00	
do do due and unpaid (awaiting proper discharge; accrued in 1883)	493 49	
Total outstanding claims		6,771 49
Amount of dividends or bonuses to policy-holders due and unpaid		204 94
Due on account of general expenses		1,000 00
Debenture sinking fund		4,396 33
Total liabilities—Life Department		$ 715,556 17
Liabilities—Accident Department		10,704 59
Total liabilities (exclusive of capital stock)		$ 726,260 76
Surplus as regards policy-holders		$110,636 48
Capital stock paid up		62,500 00
Surplus over all liabilities and capital		$ 48,136 48

*Computed on the basis of the Institute of Actuaries' H.M. Table, with 4½ p.c. interest.

SUN LIFE—*Continued.*

INCOME DURING THE YEAR.

(*Life Department.*)

Gross cash received for premiums	$ 220,742 98
Premium obligations taken in part payment of premiums	422 25
Premiums paid by dividends	1,708 77
Total	$ 222,874 00
Deduct premiums paid to other companies for re-insurance	2,216 80
Total premium income	$ 220,657 20
Amount received for interest	35,683 83
Amount received for rents	2,308 38
Sundry—Debenture sinking fund	637 53
Received from re-assurance policy	655 00
Total income—Life Department	$ 259,941 94

EXPENDITURE DURING THE YEAR.

(*Life Department.*)

Cash paid for death claims	$ 52,993 79
Cash paid for matured endowments	5,423 70
Cash paid to annuitants	1,022 30
Cash paid for surrendered or changed policies	11,525 17
Cash paid for interest or dividends to stockholders	3,750 00
Cash dividends paid to policy-holders	1,667 25
Cash dividends applied in payment of premiums	1,708 77
Commissions, salaries and other expenses of officials	46,160 01
Taxes, licenses, &c.	1,056 02
Double liability on Exchange Bank stock in full	5,000 00
Interest on Debenture sinking fund	237 53
All other expenditure, viz.:— Directors' fees, $3,400.00; auditors' fees, $150.00; medical fees, $4,402.03; travelling expenses, $2,852.73; law expenses, $544.43; postage and sundries, $3,197.58; advertising, printing and stationery, $3,721.67; rent, $1,763.85; fuel and gas, $109.99	20,142 28
Total expenditure—Life Department	$ 150,686 82

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	$ 693 75
Premium obligations received during the year	422 25
	$ 1,116 00
Balance, Note assets at end of year	1,116 00

MISCELLANEOUS.

Number of new policies reported during the year as taken	914	
Amount of said policies		$1,294,306 71
Number of policies become claims during the year (including matured endowments)	32	

SUN LIFE—*Continued.*

Amount of said claims (including bonus additions)		$ 49,996 84
Number of policies in force at date	4,229	
Amount of said policies	$6,844,404 04	
Amount of said policies re-insured in other licensed companies in Canada	58,000 00	
Net amount of policies in force at 31st December, 1884		$6,786,404 04

Number and amount of policies terminated during the year :—

	No.	Amount.
1. By death (including bonus additions, $937.21)	26	$ 47,356 04
2. By maturity (including bonus additions, $240.80)	6	5,423 70
3. By expiry	7	21,217 10
4. By surrender (including bonus additions, $8,143.93) (For which cash value has been paid, $11,445.52.)	92	154,872 53
5. By surrender, $75,703.40 (including bonus additions, $1,703.40.) (For which paid-up policies have been granted to amount of $16,858.85.)		
Difference of amounts carried out		58,844 55
6. By lapse (including bonus additions, $2,601.21)	541	866,801 22
Total	672	$1,154,515 14

Policies in force at beginning of year (including bonus additions, $94,404.55)	4,007	$6,779,565 77
Policies issued and revived during the year (including bonus additions, $408.30)	1,179	1,643,212 26
Policies terminated as above and by change to paid up policies (including bonus additions, $13,626.55)	709	1,171,373 99
Policies terminated by reduction		19,000 00
Policies not taken	248	388,000 00
Gross policies in force at date of statement (including bonus additions, $81,186.30)	4,229	6,844,404 04

Number of insured lives at beginning of year	3,709
Number of new insurers during the year	951
Number of deaths during the year among insured	24
Number of insured whose policies have been terminated during the year otherwise than by death	669
Number of insured lives at date of statement	3,967

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

LIABILITIES OUTSIDE OF CANADA.

Reserves on policies	$ 85,106 48
Death claim awaiting proper discharge	493 49
Total liabilities outside of Canada	$ 85,599 97

SUN LIFE—*Concluded.*

INCOME OUTSIDE OF CANADA.

Premiums	$ 52,114 20

EXPENDITURE OUTSIDE OF CANADA.

Claims paid during the year	$ 4,492 94
Profits paid	17 56
Total	$ 4.510 50

MISCELLANEOUS.

Number of policies reported during the year as taken outside of Canada	46	
Amount of said policies		$ 69,006 71
Number of policies become claims during year	3	
Amount of said claims		4,492 94

	No.	Amount.
Policies in force at beginning of year (including bonus additions, $13,706.34)	480	$1,115,659 69
Policies issued during the year	42	66,456 71
Total	522	$1,182,116 40
Policies transferred to Canada	2	$ 9,000 00
Policies terminated by death (including bonus additions, $59.61).	3	4,492 94
Policies cancelled by surrender value (including bonus additions, $161.00)	5	7,161 00
Policies cancelled by paid-up policy	1	2,000 00
Policies terminated by lapse (including bonus additions, $998.91)	69	142,698 92
Policies not taken	20	41,500 00
Policies terminated by reduction		500 00
Total	100	$ 207,552 86
Policies in force at end of year	422	$ 974,763 54

Subscribed and sworn to, 6th April, 1885, by

THOMAS WORKMAN,
President.

R. MACAULAY,
Managing Director and Secretary.

(Received, 7th April, 1885.)

THE TRAVELERS' INSURANCE COMPANY.

LIFE DEPARTMENT.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—JAMES G. BATTERSON. | *Secretary*—RODNEY DENNIS.

Principal Office—Hartford, Conn., U.S.

Agent in Canada— CHAS F. RUSSELL. | *Head Office in Canada*— TORONTO.

(Organized or Incorporated, 17th June, 1863. Commenced business in Canada, 1st July, 1865.)

CAPITAL.

Amount of capital authorized	$1,000,000 00
Amount subscribed for and paid up in cash	600,000 00

Amount of premiums received in cash during the year on life policies in Canada	$128,761 94

Amount paid on account of claims in Canada, viz.:—

On account of death claims	$47,534 67	
On account of partial disability—life policies	586 42	
On account of matured endowments	5,200 00	
Net amount paid on account of claims		$ 53,321 09
Amount paid for surrendered policies		1,017 50
Total net amount paid to policy-holders in Canada		$ 54,338 59

ASSETS IN CANADA.

United States 4½ p.c. bonds in deposit with Receiver-General	$ 100,000 00
Municipal debentures in deposit with Receiver-General	45,000 00
Real estate in Canada owned (improved, at Stanstead, P.Q.)	2,500 00
Cash in hand and in banks in Canada	12,115 54
Total assets in Canada	$ 159,615 54

LIABILITIES IN CANADA.

(*Under policies issued previous to* 31*st March*, 1878.)

Amount of claims on life policies in Canada unsettled		Nil.
*Amount computed to cover the net reserve on all outstanding policies in Canada	$494,513 60	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent.	4,405 74	
Difference carried out		$490,107 86

*Reserve at 4½ per cent., Institute H.M. Table, computed by the Department.

TRAVELERS'—*Continued.*

Under policies issued subsequent to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted		$ 6,412 33
* Amount computed to cover the net reserve on all outstanding policies in Canada	$ 222,439 63	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	14,514 32	
Difference carried out		$ 207,925 31
Total net liabilities to said policy-holders in Canada		$ 214,337 64
Total net liabilities to all policy-holders in Canada		$ 704,445 50

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	377	
Amount of said policies		$ 701,000 00
Number of policies become claims in Canada during the year	31	
Amount of said claims		54,286 00
Number of policies in force in Canada at date	2,706	
Amount of said policies		3,962,451 00

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death	28	$ 49,086 00
2. By maturity	3	5,200 00
3. By surrender (For which cash has been paid, $1,017.50.)	12	27,350 00
4. By surrender, for which paid up policies have been granted.	12	32,777 00
5. By lapse	149	289,214 00
Total	204	$ 403,627 00

Policies in force at beginning of year	2,533	$3,665,078 00
Policies issued during the year	377	701,000 00
Policies terminated	204	403,627 00
Policies in force at date of statement	2,706	3,962,451 00

Detail of policies issued since 31st March, 1878.

Policies in force at beginning of year in Canada	985	$1,788,224 00
Policies issued during the year	377	701,000 00
Policies terminated as above	137	277,590 00
Policies in force at date of statement	1,225	2,211,634 00

Number of insured lives.....No return.

Subscribed and sworn to, 4th March, 1885, by

CHAS. F. RUSSELL,
Chief Agent in Canada.

(Received, 7th April, 1885.)

* Reserve based on Institute of Actuaries' Table, 4½ p. c. interest, computed by the Department.

TRAVELERS'—*Concluded.*

GENERAL BUSINESS—LIFE—FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Income during the year 1884.

Cash received for premiums, less re-insurance	$2,827,708 47
Cash received from interest, rents and miscellaneous sources	444,809 03
Total income	$3,272,517 50

Disbursements during the year 1884.

Amount paid for losses by death	$1,194,331 56
Amount paid for annuities, matured endowments and surrendered policies	105,340 75
Total amount paid to policy-holders	$1,299,672 31
Amount paid for taxes, licenses, fees, &c.	35,910 72
Amount paid for general expenses	1,246,114 28
Total disbursements	$2,581,697 31

Assets.

Cash on hand and in bank	$ 324,227 47
Real estate owned	689,178 58
Stocks and bonds owned by the Company, viz.:—	
U.S. Government bonds	264,875 00
State, county and municipal bonds	484,326 00
Railroad stocks and bonds	720,170 00
Bank stocks	756,188 00
Miscellaneous stocks and bonds	264,200 00
Loans on bonds and mortgages	3,739,857 10
Loans on collateral security	344,511 50
Deferred and outstanding premiums on life policies	140,434 15
Interest accrued but not yet due	98,489 03
Total assets	$7,826,456 83

Liabilities.

Claims unadjusted, not due, resisted and all other liabilities	$ 244,577 33
Re-insurance reserve, Life Department (American Experience, 4½ per cent)	5,210,594 36
Total liabilities	$5,455,171 69
Net surplus, policy-holders' account	$2,371,285 14

THE UNION MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—JOHN E. DEWITT. | *Secretary*—HENRY D. SMITH.

Principal Office—Portland, Maine.

Agent in Canada—WILLIAM MULOCK. | *Head Office in Canada*—Toronto.

(Organized or Incorporated, 17th July, 1848.)

NO CAPITAL.

Gross amount of premiums received in cash during the year on life policies in Canada	$ 116,242 32	
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada	1,625 00	
Total net premium income in Canada		$ 117,867 32
Amount paid during the year on claims in Canada, viz.:—		
On account of death claims	$ 32,662 72	
On account of matured and discounted endowments	12,550 50	
Net amount paid on account of claims		$ 45,213 22
(Of which $6,713.73 accrued in previous years.)		
Amount paid for surrendered policies		2,645 40
Amount paid for dividends or bonuses to policy-holders		9,346 22
Total net amount paid to policy-holders in Canada		$ 57,204 84

ASSETS IN CANADA.

United States bonds (gold 4 p.c.) in deposit with Receiver-General	$ 105,000 00
United States gold 4½ p.c. bonds do do	15,000 00
District of Columbia bonds in deposit with Receiver-General	50,000 00
Mortgages on real estate in Canada	866 00
Cash in banks in Canada	3,825 86
Total assets in Canada	$ 174,691 86

LIABILITIES IN CANADA.

(*Under policies issued previous to* 31*st March*, 1878.)

Amount of claims on policies in Canada unsettled but not resisted			$ 2,039 88
Amount of claims in Canada resisted (accrued in previous years)			3,480 00
Unpaid dividends			308 81
Premiums paid in advance, net			162 51
*Amount computed to cover the net reserve on all outstanding policies in Canada		$ 482,978 00	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 p.c.	$ 3,126 91		
Also deduct premium notes	30,567 00		
Accrued and past due interest on same	829 97		
		34,523 88	
Difference carried out			448,454 12
Total net liabilities to said policy-holders in Canada			$ 454,445 32

*Based on American Experience Table of Mortality, 4½ p.c. interest.

UNION MUTUAL LIFE—*Continued.*

LIABILITIES IN CANADA.

(*Under policies issued subsequent to* 31*st March*, 1878.)

Amount of claims on policies in Canada unsettled but not resisted		$ 1,030 29
*Amount computed to cover the net reserve on all outstanding policies in Canada	$ 118,541 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at, 10 p. c.	19,418 87	
Difference carried out		99,122 13
Premiums paid in advance, net		296 16
Unpaid dividends		446 95
Total net liabilities to said policy-holders in Canada		$ 100,895 53
Total liabilities to all policy-holders in Canada		$ 555,340 85

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	431	
Amount of said policies		$ 721,375 00
Number of policies become claims in Canada during the year	37	
Amount of said claims		41,569 66
Number of policies in force in Canada at date	2,586	
Amount of said policies		4,028,623 69

Number and amount of policies terminated during the year in Canada: —

	No.	Amount.
1. By death	25	$ 29,000 75
2. By maturity	9	8,974 50
3. By discounted endowment	3	3,576 00
4. By expiry	25	52,500 00
5. By surrender	11	8,344 37
(For which cash value has been paid, $2,645.40.)		
6. By surrender, $30,000.		
(For which paid-up policies have been granted to amount of $14,995.00.)		
Difference of amounts carried out		15,005 00
7. By lapse	280	442,584 56
Total	353	$ 559,985 18

			No.	Amount.
Policies in force at beginning of year	2,465	$3,796,021 13		
Subtract to correspond with seriatim list furnished Department		4,857 71	2,465	$3,791,163 42
Policies issued during the year and restored			627	1,096,253 00
Reversionary additions during the year			.....	10,879 48
Policies terminated as above			364	574,980 18
Policies decreased (including $60.83 reversionary additions)			.....	10,492 03
Policies not taken			142	284,200 00
Policies in force at date of statement			2,586	4,028,623 69

*Based on American Experience Table of Mortality, 4½ p. c. interest.

UNION MUTUAL LIFE—*Continued.*

Detail of policies issued since 31st March, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada	1,283	$1,961,398 24
Policies restored	5	5,242 74
Policies issued during the year, and reversionary additions	609	1,084,993 84
Policies terminated as above	295	465,378 45
Policies not taken	142	284,200 00
Policies decreased		8,514 93
*Policies in force at date of statement	1,460	2,293,541 44

No return as to insured lives.

Subscribed and sworn to, 25th March, 1885, by

JOHN E. DEWITT,
President.
HENRY D. SMITH,
Secretary.

(Received, 30th March, 1885.)

GENERAL BUSINESS STATEMENT.

BALANCE SHEET AT 31ST DECEMBER, 1884.

Liabilities.

Re-insurance fund, Combined Experience, Table of Mortality, 4 per cent. interest	$5,714,974 00
Claims in course of settlement	128,215 65
Premiums paid in advance (net)	1,990 55
Unpaid dividends to policy-holders	7,780 30
Endowments due and unpaid	13,216 00
Contingent reserve	1,400 00
Contingent guarantee fund	55,000 00
Surplus as regards policy-holders (Maine and Massachusetts standards, 4 per cent.)	399,425 17
Estimated surplus by New York standard, 4½ per cent. interest, $725,200	
	$6,322,001 67

Assets.

Real estate	$1,789,615 60
Mortgages	1,350,818 33
Premium notes	737,590 00
Railroad bonds	976,884 62
State, city and county bonds	330,113 00
Government bonds	301,859 99
Bank stock	209,528 75
Collateral loans	155,750 00
Cash in banks	110,352 37

* By a seriatim examination the number of policies corresponds, but the amount of insurance by such examination is shown to be $2,293,392.76.

UNION MUTUAL LIFE—*Concluded.*

Cash in office	442 93
Cash in transit (since received)	499 73
Loans on policies	4,515 31
Bills receivable	3,250 27
Agents' and other ledger balances (net)	5,887 32
Deferred premiums (less 20 per cent.)	55,213 75
Premiums in course of collection (less 20 per cent.)	38,860 19
Accrued rents, etc	6,315 18
Accrued and past due interest	216,849 38
Market value bonds and stocks over cost	27,654 95
	$6,332,001 67

THE UNITED STATES LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—T. H. BROSNAN.

Secretary—C. P. FRALEIGH. | *Principal Office*—261-263 Broadway, New York City.

(Organized or Incorporated, February, 1850.)

Attorney in Canada—THOS. A. TEMPLE. | *Head Office in Canada*—St. John, N.B.

CAPITAL.

Amount of capital authorized	$ 440,000 00
Amount subscribed for and paid up in cash	440,000 00

Amount of premiums received in cash during the year on life policies in Canada	$ 13,721 27

Amount paid during the year on claims in Canada, viz. :—		
On account of death claims	$5,000 00	
Net amount paid on account of claims		$ 5,000 00
Amount paid for surrendered policies		106 00
Amount paid for dividends or bonuses to policy-holders		63 28
Total net amount paid to policy-holders in Canada		$ 5,169 28

ASSETS IN CANADA.

United States 4½ per cent. bonds (registered) in deposit with Receiver-General	40,000 00
District of Columbia 3-65 Bonds (registered) do do	60,000 00
Total assets in Canada	$ 100,000 00

LIABILITIES IN CANADA.

* Amount computed to cover the net reserve on all outstanding policies in Canada	$ 28,840 00	
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	3,566 77	
Difference carried out		25,273 23
Total net liabilities to policy-holders in Canada		$ 25,273 23

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	142	
Amount of said policies		$ 230,100 00
Number of policies become claims in Canada during the year	1	

* Based on American Experience Table 4½ per cent. The reserve as computed by the Department on the basis of the Institute of Actuaries' Table, 4½ p. c. interest, is $29,421.84.

UNITED STATES LIFE—*Continued.*

Amount of said claim		5,000 00
Number of policies in force in Canada at date	264	
Amount of said policies		492,605 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	1	$ 5,000 00
2. By expiry	1	4,000 00
3. By surrender	1	220 00
(For which cash value has been paid, $106.00.)		
4. By lapse and transfer	98	181,000 00
Total	101	$ 190,220 00

Policies in force at beginning of year	205	$ 416,225 00
Policies issued during the year	160	266,600 00
Policies terminated as above	101	190,220 00
Policies in force at date of statement	264	492,605 00

Number of insured lives—No return.

Subscribed and sworn to, 25th February, 1885, by

GEO. H. BURFORD.

(Received, 28th February, 1885.)

GENERAL STATEMENT.

Balance Sheet on 31st December, 1884.

LIABILITIES.

Reserve at 4½ per cent. American Table (N.Y. State Standard), incluing dividends	$4,426,777 00
Claims in course of settlement	22,950 00
Premiums paid in advance	2,204 36
Liability for lapsed policies presentable for surrender	2,260 04
Accrued rents and unpresented accounts	4,245 35
Surplus as regards policy-holders	751,250 21
Total	$5,209,686 96

ASSETS.

Bonds and mortgages	$2,416,381 76
United States and other bonds	1,878,511 10
Real estate	95,000 00
Cash in banks	257,703 89

UNITED STATES LIFE—*Concluded.*

Cash in office	1,840 28
Loans on policies	122,931 32
Call and temporary loans secured by U. S. and other stocks and bonds	230,251 57
Balances due by agents, secured	31,729 90
Interest accrued	60,546 79
Deferred premiums, less 10 per cent. for collection	64,921 70
Premiums in course of collection, less 10 per cent	49,868 65
Total	$5,209,686 96

Payments to policy-holders for death claims, endowments, annuities surrenders and dividends in 1884	$ 636,149 13
New insurance written in 1884	3,880,488 00
Insurance in force	19,769,864 00

STATEMENTS

MADE BY

ACCIDENT, GUARANTEE

AND

STEAM BOILER

INSURANCE COMPANIES.

IN ACCORDANCE WITH THE CONSOLIDATED INSURANCE ACT OF 1877.

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF **ACCIDENT, GUARANTEE** AND **STEAM BOILER** INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31ST DECEMBER, 1884.

ACCIDENT.

The Accident Insurance Company of North America.
The Citizens' Insurance Company of Canada.
The London Guarantee and Accident Company (Limited).
The Norwich and London Accident Insurance Association.
The Sun Life Assurance Company of Canada.
The Travelers' Insurance Company of Hartford, Conn.

GUARANTEE.

The Guarantee Company of North America.
The London Guarantee and Accident Company (Limited).

STEAM BOILER INSURANCE COMPANY.

The Boiler Inspection and Insurance Company of Canada (formerly the Canadian Steam Users' Insurance Association).

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—Sir A. T. GALT, G.C.M.G. | *Managing Director*—EDWARD RAWLINGS.

Head Office—260 St. James St., Montreal.

(Organized or Incorporated, 14th June, 1872. Commenced business in Canada, 1874.)

CAPITAL.

Authorized	$ 500,000 00
Subscribed for	261,000 00
Paid up in cash	157,560 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

*Stocks and bonds held by the Company :—

	Par Value.	Market Value.
Montreal Harbor bonds	$45,000 00	$49,760 00
Lake Champlain and St. Lawrence Junction Railway bonds	7,000 00	5,600 00
Montreal Warehousing bonds	7,689 51	7,689 51
Dominion stock	549 67	549 67
Montreal Corporation stock	5,000 00	5,400 00
do do debentures	2,000 00	2,145 00
†United States Government 4½ per cent. bonds	100,000 00	113,000 00
Total par and market value	$167,239 18	$184,144 18

Carried out at market value		$ 184,144 18
Cash on hand at head office		6,107 62
Cash in Banks, viz. :—		
Molson's Bank, Montreal	$ 7,259 56	
Bank of Montreal, New York	4,196 96	
do do Chicago	5,194 52	
National Bank of Virginia, Richmond	1,089 57	
Total		17,740 61
Cash deposited with Receiver-General		2,283 04
Accrued interest on stocks and bonds		2,024 58
Agents' balances (premiums in due course of collection)		87,662 95
Furniture and fixtures		1,822 28
Total assets		$ 301,785 26

*Of these there are deposited with Receiver-General, Canada, $13,500 Montreal Harbor bonds; $7,689.51 Montreal Warehousing bonds ; and $549.67 Dominion stock.

†Deposited with Insurance Department, State of New York.

ACCIDENT COMPANY—*Continued.*

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses unsettled	Nil.
Reserve of unearned premiums for all outstanding risks in Canada	$ 14,655 52
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses	2,113 17
Commission on premiums in due course of collection	379 98
Total liabilities in Canada	$ 17,148 67

(2.) *Liabilities in other Countries.*

Net amount of losses unsettled	Nil.
Reserve of unearned premiums for all outstanding risks in other countries	$ 85,485 08
Commission on premiums in due course of collection	20,535 76
Total liabilities in other countries	$ 106,020 84
Total liabilities (excluding capital stock) in all countries	$ 123,169 51
Capital stock paid up in cash and notes	$ 157,560 00
Surplus beyond all liabilities and paid up capital	$ 21,055 75

INCOME.

For Accident Risks.	In Canada.	In other Countries.
Gross cash received for premiums	$ 59,104 56	$ 342,143 54
Deduct re-insurance, rebate, abatement and return premiums	5,099 95	55,150 36
Net cash received for premiums	$ 54,004 61	$ 286,993 18

Total net cash received for premiums in all countries	$ 340,997 79
Interest and dividends	5,281 10
Total income	$ 346,278 89

EXPENDITURE.

For Accident Risks.	In Canada.	In other Countries.
Amount paid for losses occuring in previous years (which losses were estimated in the last statement at $4,300.00)	$ 800 00	$ 3,500 00
Amount paid for losses during the year	$ 25,256 10	$ 117,478 55
Deduct amount received for re-insurances	477 14	1,895 71
Net amount paid during the year for said losses	$ 24,778 96	$ 115,582 84

Total net amount paid during the year for accident losses, viz :—

In Canada	$ 25,578 96	
In other countries	119,082 84	
		$ 144,661 80
Amount of dividends paid during the year, at 6 per cent		9,453 60
Commission or brokerage		95,959 52

ACCIDENT COMPANY—*Continued.*

Salaries, fees and all other charges of officials, viz :—Law charges, $487.92 ; Inspectors' expenses, $1,086.40 ; travelling expenses, $2,101.50 ; salaries, $12,097.19 ; brokerage, $179.50 ; Agents' special charges, $10,252.60 ; Agents' special allowances, $21,862.69 ; Directors' fees, $1,490.00	49,557 80
Taxes	6,550 74
Miscellaneous payments, viz :—	
Rents, $5,664.25 ; office charges, $1,395.74 ; advertising, $6,616.40 ; postage, parcels and telegrams, $2,234.85 ; printing and stationery, $8,326.30 ; medical fees, $4,332.98 ; furniture, $627.28 ; Agents' balances written off, $528.45 ; suspense account, $791.42	30,517 67
Total expenditure	$ 336,701 13

CASH ACCOUNT.

Dr.

1883.	
Dec. 31.—To balance in hand and in banks at this date	$ 33,931 56
1884.	
Dec. 31.—To income as above	346,278 89
To received from realization of investments	103,621 95
	$ 483,832 40

Cr.

1884.	
Dec. 31.—By expenditure during year as above	$ 336,701 13
By investments during year	121,000 00
By balance in hand and in banks this date	26,131 27
	$ 483,832 40

ACCIDENT COMPANY—*Concluded.*

RISKS AND PREMIUMS.

Accident Risks.	*In Canada.* No.	Amount.	Premiums thereon.	*In other Countries.* No.	Amount.	Premiums thereon.	*Total in all Countries.* No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	2,330	$ 4,916,900	$ 29,768 58	13,556	$ 16,291,900	$ 118,940 00	15,886	$ 21,208,800	$ 148,708 58
Taken during the year, new.....	3,675	5,270,200	35,578 42	14,371	24,177,450	287,063 03	18,046	29,447,650	322,641 45
do renewed.....	1,315	3,139,800	16,703 61	1,347	3,467,000	27,358 92	2,662	6,606,800	44,062 53
Total	7,320	13,326,900	82,050 61	29,274	43,936,350	433,361 95	36,594	57,263,250	515,412 56
Deduct terminated.....	4,911	7,773,000	51,495 47	15,016	19,650,300	258,066 48	19,927	27,423,300	309,561 95
Gross in force at end of year.....	2,409	5,553,900	30,555 14	14,258	24,286,050	175,295 47	16,667	29,839,950	205,850 61
Deduct re-insured.	.....	261,000	1,244 10	.....	709,950	4,325 32	.....	970,950	5,569 42
Net in force at 31st December, 1884.	2,409	$ 5,292,900	$ 29,311 04	14,258	$ 23,576,100	$ 170,970 15	16,667	$ 28,869,000	$ 200,281 19

Total number of policies in force at date..... 16,667
Total amount in force..... $28,869,000 00
Total premiums thereon..... 200,281 19

Subscribed and sworn to, 26th February, 1885, by

EDWARD RAWLINGS,
Managing Director.
F. F. PARKINS,
Assistant Secretary.

(Received 27th February, 1885.)

THE CITIZENS' INSURANCE COMPANY OF CANADA.

Statement for the Year ending 31st December, 1884.

ACCIDENT DEPARTMENT.

(For Assets and Liabilities, see Fire Return.)

INCOME.

Cash received for premiums	$ 19,073 66
Less re-insurance and return premiums	934 00
Total premium income	$ 18,139 66

EXPENDITURE.

Cash paid for losses	$ 6,689 80
Commissions and other expenses	9,640 86
Total cash expenditure	$ 16,330 66

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	1,170	$ 1,887,400	$ 12,376 19
Taken during the year	3,360	3,028,350	23,097 34
Total	4,530	$ 4,915,750	$ 35,473 53
Deduct terminated	3,452	2,411,150	19,600 82
Gross in force at end of year	1,078	$ 2,504,600	$ 15,872 71
Deduct re-insured	.....	148,500	530 04
Net in force at 31st December, 1884	1,078	$ 2,356,100	$ 15,342 67

Subscribed and sworn to, 10th March, 1885, by

HENRY LYMAN,
President.

GERALD E. HART,
General Manager.

(Received, 11th March, 1885.)

THE LONDON GUARANTEE AND ACCIDENT COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

Principal Office—
10 Moorgate St., London, England.

Secretary—
E. G. LAUGHTON ANDERSON.

(Organized or Incorporated, A.D. 1869.)

Head Office in Canada—Toronto.

Agent in Canada—A. T. McCORD.

Commenced business in Canada, July, 1880.

CAPITAL.

Amount of joint stock capital authorized	£250,000 sterling.
Amount subscribed for	116,120 do
Amount paid up in cash	46,448 do

ASSETS IN CANADA.

Canada inscribed stock in deposit with Receiver-General (Par value, $53,533.33; market value, $56,745.32.)		$ 56,745 32
Cash in Central Bank of Canada		2,390 03
Agents' balances		4,647 58
Bills receivable		611 63
Total assets in Canada		$ 64,394 56

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted :—		
Guarantee losses (accrued in 1883)	$ 1,750 00	
Total net amount of unsettled claims for losses in Canada		$ 1,750 00
Reserve of unearned premiums for all outstanding risks in Canada :—		
Guarantee	$13,285 36	
Accident	9,957 83	
Total reserve		23,243 19
Total liabilities in Canada		$ 24,993 19

INCOME IN CANADA.

Gross cash received for guarantee premiums	$21,219 30	
Deduct re-insurance, rebate, abatement and return premiums	983 38	
Net cash for said premiums	$20,235 92	
Gross cash received for accident premiums	$10,789 23	
Deduct re-insurance, rebate, abatement and return premiums	54 58	
Net cash for said premiums	$10,734 65	
Total net cash received for premiums in Canada		$ 30,970 57
Interest on deposit received direct in England		2,141 33
Recovered on account of guarantee claims		3,110 77
Interest		6 16
Total income in Canada		$ 36,228 83

LONDON GUARANTEE—*Continued.*

EXPENDITURE IN CANADA.

For Guarantee Risks in Canada.

Amount paid for losses occurring during the year	$ 3,889 62
Deduct re-insurance	250 00
Net amount paid for said losses	$ 3,639 62
Total net amount paid during the year for Guarantee losses in Canada	$ 3,639 62

For Accident Risks in Canada.

Amount paid for accident losses occurring during the year	$ 3,511 35

Total net amount paid during the year for guarantee and accident losses	$ 7,150 97
Paid for commission or brokerage in Canada	8,828 91
Paid for salaries, fees and all other charges of officials in Canada	1,500 00
Paid for taxes in Canada (Province of Quebec)	281 45
Miscellaneous payments, viz :—Law costs, $366.88 ; sundries, $602.44 ; expenses, $1,427.86	2,397 18
Total expenditure in Canada	$ 20,158 51

RISKS AND PREMIUMS.

Guarantee Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of statement	2,000	$3,071,100	$20,873 57
Taken during the year—new	896	1,442,650	9,198 75
do do renewed	1,491	2,172,450	13,723 55
Total	4,387	$6,686,200	$43,795 87
Deduct terminated	1,724	2,537,300	16,487 42
Gross in force at end of year	2,663	$4,148,900	$27,308 45
Deduct re-insured	.....	83,250	737 72
Net in force at 31st December, 1884	2,663	$4,065,650	$26,570 73
Accident Risks in Canada.			
Gross policies in force at date of last statement	1,865	$3,340,300	$16,739 86
Taken during the year—new	842	1,319,000	7,648 89
do do renewed	932	1,451,600	9,194 43
Total	3,639	$6,110,900	$33,583 18
Deduct terminated	1,393	2,100,800	13,667 52
Gross and net in force at 31st Dec., 1884	2,246	$4,010,100	$19,915 66

Total number of policies in force in Canada at date	4,909
Total net amount in force	$8,075,750 00
Total premiums thereon	46,486 39

Subscribed and sworn to, 16th February, 1885, by

A. T. McCORD.

(Received, 17th February, 1885.)

LONDON GUARANTEE—*Continued.*

General Business Statement for the Year ending 31st December, 1884.

(*Abstracted from Directors' Report, London, Eng.*, 1885.)

During the year the policies completed assured £2,838,537, representing a new annual income of £16,086.

The gross income from premiums was £41,329 18s. 11d., and the amount paid for re-assurances £2,098 18s.

The claims, including reserve for those then under investigation, were £19,164 17s. 9d.

The directors recommend the payment of a dividend of four shillings per share, free of income tax, and the transfer of £3,000 to the reserve fund, which will then amount to £38,000.

In September, the company acquired the current risks of the Guarantee Association of Scotland, Limited. The business was moderate in amount, of a good class, and had been well selected.

Balance Sheet, as on 31st December, 1884.

	£	s.	d.
To capital:—50,000 shares of £5 each, £250,000, of which 23,224 are subscribed, on which there has been called and paid	46,448	0	0
To unclaimed dividends	57	4	0
To sundry accounts	1,317	5	6
To reserve for outstanding claims	6,350	6	0
To reserve, including provision for current policies	38,000	0	0

To revenue account:—

	£	s.	d.	£	s.	d.
Balance of account for the year ending this date	8,419	8	1			
Less—Balance of account from last year	119	16	5			
	£ 8,299	11	8			
Less—Transferred to reserve	3,000	0	0			
				5,299	11	8
				£ 97,472	7	2

By investments—at cost:

	£	s.	d.	£	s.	d.
*£5,812 Consols	5,420	11	6			
*£2,000 India 4 per cent. stock	2,041	2	0			
Rs. 8,000 " 4 " Enfaced paper	640	0	0			
Rs. 3,000 " 4½ " "	270	0	0			
Rs. 15,000 " 4½ " 1880 bonds	1,336	17	6			
*£1,800 Oude & Rohilkund Railway guaranteed 5 p.c. stock	2,204	0	6			
*£4,500 Bombay & Baroda " " 5 "	5,622	14	4			
£2,200 Great Western " " 5 "	2,972	0	5			
£4,500 L. & North-Western " " 4 "	4,761	6	0			
£1,000 Midland " " 4 "	1,164	14	1			
*£4,500 North-Eastern " " 4 "	4,711	11	8			
£11,000 Canada 4 per cent. stock (Inscribed in the name of the Receiver-General of Canada)	10,327	16	1			
£3,500 Cape of Good Hope 4½ per cent. bonds	3,417	18	4			
£4,300 New South Wales 5 "	4,441	7	6			
£2,000 Queensland 4 "	1,786	2	8			
£3,000 Victoria 4½ "	3,063	14	8			
	54,181	17	3			
Loans on mortgage	10,650	0	0			
Fixed deposits with banks:—						
Chartered of India, Australia and China	5,000	0	0			
English, Scottish and Australian	10,500	0	0			
Standard of South Africa	5,000	0	0			
Interest accrued due	1,022	1	4			
				86,353	18	7

LONDON GUARANTEE—*Concluded.*

Oriental Bank Corporation in liquidation	4,217	19	10			
Less—Reserve, including loss on exchange	1,006	2	10			
				3,211	17	0
(*In the names of the Company's Trustees, together, £20,000.)						
By sundry agents' balances, including balances in local banks	6,637	10	0			
Less—Reserve for commission, &c	1,525	0	0			
				5,112	10	0
By cash at Alliance Bank	2,787	13	0			
By cash on hand	6	8	7			
				2,794	1	7
				£ 97,472	7	2

THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.

STATEMENT FOR THE EIGHTEEN MONTHS ENDING 31ST DECEMBER, 1884.

President— HENRY S. PATTESON. | *Secretary*—C. GILMAN

Principal Office—Norwich, England.

(Organized or Incorporated, 1st September, 1856.)

Agent in Canada--ALEXANDER DIXON. | *Head Office in Canada*—37 Adelaide Street East, Toronto.

(Commenced business in Canada, 1st July, 1883.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£200,000	$ 973,333 33
Amount of capital paid up in cash	100,000	486,666 67

ASSETS IN CANADA.

Stocks in deposit with Receiver-General, viz.:—

	Par value.	Market value.
Canada 4 per cent.	$58,400 00	$60,000 00

Carried out at market value	$ 60,000 00
Cash on hand at head office in Canada	93 88
Cash in Bank of Montreal, Toronto	1,194 31
Agents' balances	317 08
Total assets in Canada	$ 61,605 27

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted	$ 2,237 85
Reserve of unearned premiums for all outstanding risks in Canada	1,319 87
Total liabilities in Canada	$ 3,557 72

INCOME IN CANADA.

From 1st *July*, 1883, *to* 31st *December*, 1884.

Gross cash received for accident premiums	$ 3,551 45	
Deduct re-insurance, rebate, abatement and return premiums	207 00	
Net cash received for premiums		$ 3,344 45
*Received for interest on stocks, &c		3,504 00
Total income in Canada		$ 6,848 45

* Paid direct to Home Office.

NORWICH AND LONDON—*Continued.*

EXPENDITURE IN CANADA.

Paid for accident losses occurring during the term	$	312 15
Commission or brokerage		712 21
Miscellaneous payments		700 31
Total expenditure in Canada	$	1,724 67

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Policies taken during the term	373	$ 604,500	$ 3,551 45
Deduct terminated	39	203,000	911 70
Gross and net in force at 31st December, 1884	334	$ 401,500	$ 2,639 75

Number of policies in force at date	334	
Total amount in force	$	401,500 00
Premiums thereon		2,639 75

Subscribed and sworn to, 2nd March, 1885, by

ALEXANDER DIXON,
Chief Agent.

(Received, 4th March, 1885.)

General Business Statement for Year ending 31st August, 1884.

(*Abstracted from Directors' Report, Norwich, Eng., 1st December*, 1884.)

Revenue Account for Year ending 31st August, 1884.

	£	s.	d.
Insurance Fund, 31st August, 1883	47,680	7	8
Premiums (less re-assurances)	60,262	0	0
Interest, &c	5,364	8	9
	£113,306	16	5

	£	s.	d
Claims	32,611	13	0
Commission	6,732	2	11
Expenses	9,609	12	7
Abatement to policy-holders	2,572	18	7
Dividend to shareholders	10,000	0	0
Insurance fund, 31st August, 1884	51,780	9	4
	£113,306	16	5

Balance Sheet at 31st August, 1884.

Dr.

	£	s.	d.
Paid-up capital	100,000	0	0

NORWICH AND LONDON—*Concluded.*

	£	s.	d.	£	s.	d.
Insurance fund—						
General reserve	10,000	0	0			
Reserve for unexpired risks	20,118	0	0			
Balance	21,662	9	4			
				51,780	9	4
Outstanding claims				7,500	0	0
				£159,280	9	4

Cr.

	£	s.	d.
British Government securities	5,421	5	0
Colonial do	15,588	15	0
Railway debenture stocks	17,243	12	7
Railway guaranteed and preference stocks	76,301	3	4
Mortgages on real estate	10,000	0	0
Freehold property	3,000	0	0
Gas and water companies' bonds	10,429	18	8
Agents' balances	5,736	8	6
Cash at bankers	15,544	9	11
Cash in hand	14	16	4
	£159,280	9	4

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Statement for the Year ending 31st December, 1884.

ACCIDENT DEPARTMENT.

(For Assets, see Life Statement.)

LIABILITIES.

Unearned premiums		$ 9,704 59
Claims due, awaiting proper discharge		1,000 00
Total accident liabilities		$ 10,704 59

INCOME.

Gross cash received for premiums	$16,220 91	
Less paid for re-insurance	153 58	
Net cash premium income		$ 16,067 33

DISBURSEMENTS.

Claims paid during the year	$ 6,960 48
Expenses	7,823 06
	$ 14,783 54

MISCELLANEOUS.

Number of new policies issued during the year	1,111	
Amount of said policies		$1,992,600 00
Premiums thereon		12,206 24
Number of policies in force at the end of the year	1,840	
Amount in force at the end of the year		3,216,500 00
Net premiums thereon		19,409 18

Subscribed and sworn to, 6th April, 1885, by

THOMAS WORKMAN,
President.

R. MACAULAY,
Managing Director and Secretary.

(Received, 7th April, 1885.)

THE TRAVELERS' INSURANCE COMPANY OF HARTFORD, CONN., U.S.

Statement for the Year ending 31st December, 1884.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

Total premiums received during the year on policies in Canada		$ 35,369 35
Amount paid during the year on accident claims in Canada, viz.:—		
On account of death claims under accident policies	$ 2,300 00	
On account of indemnity for disabling injury	8,371 56	
Net amount paid on accident claims in Canada		$ 10,671 56

(*For Assets, see Life Statement.*)

LIABILITIES IN CANADA.

Amount of claims on accident policies in Canada unsettled but not resisted	$ 2,000 00
Amount of accident claims in Canada resisted	Nil.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	2,627	
Amount of said policies		$6,004,683 00

Subscribed and sworn to, 4th March, 1885, by

CHAS. F. RUSSELL,
Chief Agent in Canada.

(Received, 7th April, 1885.)

THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President— Sir A. T. GALT, G.C.M.G. | *Managing Director*, EEWARD RAWLINGS. *Secretary*, JAMES GRANT.

Head Office—260 St. James Street, Montreal.

(Organized or Incorporated, 2nd August, 1851; commenced business in Canada April, 1872; commenced business in United States, Jan., 1881.)

CAPITAL.

Amount of capital authorized	$1,000,000 00
Amount subscribed for	668,600 00
Amount paid up in cash	300,000 00

(*For List of Stockholders, see Appendix.*)

ASSETS.

Value of real estate (less encumbrances) held by the Company (consists of a lot of ground and stone house thereon at Windsor, Ont.) . $ 1,600 00

*Stocks and bonds held by the Company, viz.:—

	Par value.	Market value.
Montreal Corporation bonds	$ 20,000 00	$ 21,060 00
do do stock	5,000 00	7,150 00
do harbor bonds	36,000 00	39,475 00
City of Toronto bonds	10,000 00	11,350 00
Montreal Warehousing bonds	7,689 51	7,689 51
Victoria, B.C., waterworks bonds	10,000 00	12,300 00
Lake Champlain and St. Lawrence Junc. Ry. Bonds	5,000 00	4,000 00
Canada Central Ry. bonds	9,733 34	10,025 00
Province of Quebec bonds	1,000 00	1,040 00
Canada stock	399 67	399 67
†United States Government 4½ per cent. bonds	200,000 00	226,000 00
† do do 3 do	14,000 00	14,000 00
†City of Richmond, Va., bonds	1,000 00	1,127 50
Total par and market value	$ 319,822 52	$ 355,616 68

Carried out at market value	355,616 68
Loan secured by paid-up life policy	400 00
Cash on hand at head office	4,253 72
Cash deposited with the Receiver-General	2,283 04

Cash in banks, viz.:—

Bank of Montreal, Montreal	$ 10 56
do do Chicago	9,134 14
John Paton & Co., New York	2,851 21
Merchants' National Bank, Richmond, Va	5,815 91
Bank of Kentucky, Louisville, Ky	38 42
Philadelphia Trust, Safe Deposit and Ins. Co., Philadelphia	5,144 11
Commercial National Bank, Nashville, Tenn	6,468 08
First National Bank, Nashville, Tenn	3,545 10
Total	33,007 53

* Of these there are deposited with Receiver-General, Canada, $17,000 Montreal Harbor bonds; $399.67 Canada stock; $7,689.51 Montreal Warehousing Co. Bonds; $10,000 City of Victoria bonds; $20,000 Montreal Corporation bonds.

† $200,000 deposited with State of New York, and $15,000 in Virginia.

GUARANTEE COMPANY—*Continued.*

Interest accrued and unpaid on stocks	2,943 99
Agents' balances	42,050 95
Bills receivable	3,135 75
Office furniture and fixtures, including safes	4,009 25
Total assets	$ 449,300 91

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses claimed but not adjusted	$ 9,745 61
Reserve of unearned premiums for all outstanding risks in Canada	22,215 32
Due and accrued for salaries, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.	3,720 53
Total liabilities in Canada	$ 35,681 46

(2.) *Liabilities in other Countries.*

Total net amount of unsettled claims for guarantee losses (not resisted)	$ 1,849 00
Total reserve of unearned premiums for all outstanding risks	68,919 06
Due and accrued for salaries, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.	1,779 47
Total liabilities in other countries	$ 72,547 53
Total liabilities (except capital stock) in all countries	$ 108,228 99
Capital stock paid up in cash	$ 300,000 00
Surplus beyond all liabilities and paid-up capital stock	$ 41,071 92

INCOME.

For Guarantee Risks.	In Canada.	In other Countries.
Gross cash received for premiums	$45,599 51	$ 157,246 45
Deduct re-insurance, rebate, abatement and return premiums	1,793 58	9,354 36
Net cash received for said premiums	$43,805 93	$ 147,892 09

Total net cash received for premiums in all countries	$ 191,698 02
Received for interest and dividends	10,774 15
Claims recovered	15,248 95
Bills receivable	45 00
Total income	$ 217,766 12

EXPENDITURE.

For Guarantee Risks.	In Canada.	In other Countries.
Amount paid for losses occurring in previous years (which losses were estimated in the last statement at $7,161.85)	.....	$ 7,161 85
Amount paid for losses occurring during the year	10,281 17	75,409 74
Total net amount paid during the year for loses	$10,281 17	$82,571 59

Total net amount paid during the year for losses in all countries	$ 92,852 76
Amount of dividends paid during the year at 6 per cent	18,000 00
Commission or brokerage	8,785 87
Salaries, fees and all other charges of officials, viz.:—Salaries, $33,761.65; Inspectors' expenses, $5,047.61; Directors' fees, $2,880.00	41,689 26

GUARANTEE COMPANY—*Continued.*

Taxes	3,306 28
Miscellaneous payments, viz:—Advertising, $6,714.98; rents and taxes, $7,713.62; postages, parcels and telegrams, $6,826.59; printing and stationery, $4,383.86; office charges, $837.74; special reports, $1,845.37; law charges, $2,145.15; travelling expenses, $3,516.07; furniture, $1,079.28	35,062 66
Total expenditure	$ 199,696 83

CASH ACCOUNT.

Dr.

1883. Dec. 31.—To balance in hand and in banks as at this date	$ 59,463 18
1884. Dec. 31.—To income as above	217,766 12
To received from realization of investments	200,378 00
	$ 477,607 30

Cr.

1884. Dec. 31.—By expenditure during the year as above	$ 199,696 83
By investments during the year	236,877 50
By sundry other payments	1,488 68
By balance in hand and in banks this date	39,544 29
	$ 477,607 30

GUARANTEE COMPANY—*Concluded.*

RISKS AND PREMIUMS.

For Guarantee Risks.	*In Canada.* No.	Amount.	Premiums thereon.	*In other Countries.* No.	Amount.	Premiums thereon.	*Total in all Countries* No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	4,372	$ 5,432,405	$ 42,677 54	9,217	$ 12,190,250	$ 101,025 30	13,589	$ 17,622,655	$ 143,702 84
Taken during the year—new	800	1,083,763	6,712 25	10,455	12,668,450	76,317 63	11,255	13,752,213	83,029 88
do renewed	3,579	7,432,900	38,238 50	12,081	15,095,455	95,746 13	15,660	22,528,355	133,984 6[illegible]
Total.....	8,751	13,949,068	87,628 29	31,753	39,954,155	273,089 06	40,504	53,903,223	360,717 35
Deduct terminated	5,736	7,809,488	40,706 99	18,648	22,559,055	132,111 44	24,384	30,368,543	172,818 43
Gross in force at date.....	3,015	6,139,580	46,921 30	13,105	17,395,100	140,977 62	16,120	23,534,680	187,898 92
Deduct reinsured.....	.....	108,000	2,490 66	.....	542,500	3,139 50	.....	650,500	5,630 16
Net in force 31st December, 1884....	3,015	$ 6,031,580	$ 44,430 64	13,105	$ 16,852,600	$ 137,838 12	16,120	$ 22,884,180	$ 182,268 76

Number of policies in force at date..... 16,120
Amount in force $22,884,180 00
Premiums thereon..... 182,268 76

Subscribed and sworn to, 28th February, 1885, by

EDWARD RAWLINGS,
Managing Director.
ROBERT KERR,
Accountant.

(Received, 2nd March, 1885.)

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1884.

President—SIR ALEXANDER CAMPBELL. | *Secretary*—A. FRASER.

Agent—W. B. MCMURRICH. | *Principal Office*—Toronto.

(Organized or incorporated, 8th April, 1875. Commenced business in Canada, 9th October, 1875.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed for	100,100 00
Amount paid up in cash	20,020 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

*Stocks and bonds held by the Company, viz. :—

	Par value.	Market value.
Imperial Loan Co.'s stock	$ 3,900 00	$ 4,056 00
Imperial Loan Co.'s debentures	10,000 00	10,000 00
Town of Gananoque bonds	10,000 00	10,140 00
British Canadian Loan and Investment Co.'s bonds	4,000 00	4,000 00
Manitoba and North-West Land Co.'s bonds	3,000 00	3,000 00
Deseronto debentures	3,000 00	3,000 00
Total par and market value	$33,900 00	$34,196 00

Carried out at market value	$ 34,196 00
Cash on hand at head office	0 54
Cash in Bank of Commerce	962 77
Interest due and unpaid on stocks	136 50
Interest accrued and unpaid on stocks	437 90
Agents' balances	1,171 15
Office furniture and Inspectors' appliances	388 45
Accounts due to Special Service Department	202 70
Total assets	$ 37,496 01

LIABILITIES.

Reserve of unearned premiums on all outstanding risks in Canada	$ 8,205 70
Due and accrued for salaries, rent, advertising and miscellaneous expenses	229 91
Total liabilities	$ 8,435 61
Capital stock paid up in cash	$ 20,020 00
Surplus beyond liabilities and capital stock	$ 9,040 40

INCOME.

Gross cash received for premiums	$16,286 20
Deduct re-insurance, rebate, abatement and return premiums	89 07

*Of these there are deposited with the Receiver-General (par value) $3,900 Imperial Loan stock, and $7,000 Imperial Loan debentures.

BOILER INSPECTION AND INSURANCE—*Concluded.*

Net cash received for premiums	$ 16,197 13
Received for interest and dividends on stock, &c	762 00
Received for interest on bonds and mortgages	1,270 56
Received for Special Service Department	2,126 66
Total income	$ 20,356 35

EXPENDITURE.

Amount paid during the year for losses	$ 100 00
Commission or brokerage	634 59
Salaries, fees and all other charges of officials	7,634 96
Miscellaneous payments:—Stationery and printing, $198.81; postage, telegrams, &c., $148.00; general expenses, including rent of office, $784.95; travelling expenses, $1,916.18; advertising account, $132.33; special local inspections, $265.35; expenses in connection with Special Service Department, $119.45; agency expenses, $36.61; expense account, Montreal office, $478.20; office furniture, $111.98; Directors' fees, voted at annual meeting, $1,100.00	5,291 86
Total expenditure	$ 13,661 41

CASH ACCOUNT.

1883. *Dr.*

Dec. 31.—To balance in hand and in banks as at this date	$ 3,527 37
1884.	
Dec. 31.—To income as above	20,356 35
To received from realization of investments	7,881 00
	$ 31,764 72

1884. *Cr.*

Dec. 31.—By expenditure during year as above	$ 13,661 41
By investments during year	17,140 00
By balance in hand and in banks this date	963 31
	$ 31,764 72

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	450	$1,327,857	$16,151 84
Taken during the year—new	90	240,750	3,345 09
do do renewed	362	1,136,019	13,066 31
Total	902	2,704,626	32,563 24
Deduct terminated	450	1,327,857	16,151 84
Gross and net in force 31st December, 1884	452	$1,376,769	$16,411 40

Total number of policies in force at date	452
Total net amount in force	$1,376,769 00
Total premium thereon	16,411 40

Subscribed and sworn to, 19th February, 1885, by

JOHN L. BLAIKIE,
Vice-President.

A. FRASER,
Secretary.

(Received, 20th February, 1885.)

APPENDIX A.

LIST OF ACTS RELATING TO INSURANCE PASSED AND ASSENTED TO, THIRD SESSION, FIFTH PARLIAMENT, 48-49 VICTORIA, 1885.

An Act to modify the application of "The Consolidated Insurance Act, 1877." (*See* end of book.)

An Act for granting certain powers to the Dominion Grange Mutual Fire Insurance Association.

An Act to amend the Act respecting the London Life Insurance Company.

An Act to authorize the Royal Canadian Insurance Company to reduce its Capital Stock, and for other purposes.

VALUATION OF LIFE POLICIES IN CANADA, AS AT 31st DECEMBER, 1884.

The following are the results of the valuation of the policies of a number of the licensed Life Insurance Companies, as they stood at 31st December, 1884. The valuation is made on the basis of the H.M. Mortality Table of the Institute of Actuaries, at 4½ per cent. interest, the pure premiums only being valued. In the case of Annuities, the Government Annuity Table, at 4½ per cent. interest, has been employed; and in the case of Children's Endowments, the Carlisle Table, at 4 per cent.

British Empire Mutual Life.

Number of policies, 998; amount, $2,159,613.34; value, $102,748.91.

Briton Life Association.

Number of policies, 50; amount, $88,722.39; value, $12,179.81. Number of reversionary bonuses, 9; amount, $316.34; value, $139.02. Total amount in force, $89,038.73; total value, $12,318.43.

Citizens'.

Number of policies, 1,059; amount, $1,667,355.06; value, $186,411.88. Number of bonuses, 70; amount, $5,207.05; value, $2,602.32. Total amount in force, $1,672,562.11; total value, $189,014.20.

Commercial Union.

Policies issued previous to 31*st March*, 1878.—Number of policies, 242; amount, $505,247.60; value, $135,570.86. Number of bonuses, 187; amount, $78,484.73; value, $40,298.17. Total amount of said policies, $583,732.33; total value, $175,869.03.

Policies issued subsequent to 31*st March*, 1878.—Number of policies, 55; amount, $121,014.53; value, $9,126.59. Number of bonuses, 19; amount, $1,956.40; value, $837.60. Total amount of said policies, $122,977.93; total value, $9,964.19.

Total number of policies in force in Canada, 297; total amount in force, $706,703.26; total value, $185,833.22.

Liverpool and London and Globe.

Number of policies, 188; amount, $255,091.27; value, $57,208.12. Number of bonuses, 118; amount, $17,478.52; value, $8,197.90. Total amount in force, $272,569.79; total value, $65,406.02.

London and Lancashire Life.

Policies issued previous to 31*st March*, 1878.—Number of policies, 495; amount, $698,304.66; value, $149,629.28. Number of bonuses, 245; amount, $30,759.98; value, $13,701.80. Total amount of said policies, $729,064.64; total value, $163,331.08.

Policies issued subsequent to 31*st March*, 1878.—Number of policies, 2,010; amount, $3,396,052.00; value, $261,138.39. Number of bonuses, 76; amount, $4,830.62; value, $1,961.12. Total amount of said policies, $3,400,882.62; total value, $263,099.51.

Total number of policies in force in Canada, 2,505; total amount in force $4,129,947.26; total value, $426,430.59.

London Assurance Corporation.

Number of policies, 7; amount, $24,840.00; value, $4,201.92. Number of bonuses, 4; amount, $2,300.72; value, $1,227.72. Total amount in force, $27,120.72; total value, $5,429.64.

Metropolitan Life.

Number of policies, 191; amount, $343,682.00; value, $52,142.37.

North American Life.

General.—Number of policies, 1,815; amount, $3,801,770.00; value, $200,476.74.

Industrial.—Number of policies, 407; amount, $68,544.00; value, $2,887.55.

Total number in force, 2,222; total amount, $3,870,314.00; total value, $203,364.29.

Annuities.—Three for $312.00 per annum; value, $3,514.71.

Policies re-insured.—Amount, $425,000.00; value, $15,117.87.

Ontario Mutual.

Number of policies, 5,985; amount, $7,692,900.71; value, $592,820.99.

Policies re-insured.—Amount, $119,000.00; value, $4,690.73.

Queen.

Number of policies, 204; amount, $336,489.82; value, $72,373.93. Number of bonuses, 130; amount, $24,850.25; value, $12,099.35. Total amount in force, $361,340.07; total value, $84,473.28.

Royal.

Policies issued previous to 31*st March*, 1878.—Number of policies, 273; amount, $677,436.30; value, $219,589.88. Number of bonuses, 206; amount, $90,128.61; value, $59,921.28.

Total amount of said policies, $767,564.91; total value, $279,511.16.

Policies issued subsequent to 31*st March*, 1878.—Number of policies, 46; amount, $127,633.33; value, $9,130.67.

Total number of policies in force in Canada, 319; total amount in force, $895,198.24; total value, $288,641.83.

TRAVELERS'.

Policies issued previous to 31*st March*, 1878.—Number of policies, 1,481; amount, $1,750,817.00; value, $494,513.60.

Policies issued subsequent to 31*st March*, 1878.—Number of policies, 1,225; amount, $2,211,634.00; value, $222,439.63.

Total number of policies in force in Canada, 2,706; total amount in force, $3,962.451.00; total value, $716,953.23.

UNITED STATES LIFE.

Number of policies, 264; amount, $492,605.00; value, $29,421.84.

APPENDIX B.

LIST OF SHAREHOLDERS.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Campbell, Robert	Montreal	5,000	1,000
Dunn, T. H	Quebec	500	500
Galt, Sir A. T.	Montreal	13,500	2,700
Garneau, Pierre	Quebec	500	100
Hatton, J. C	Montreal	1,000	200
Lewis, F. J	Peterboro'	500	500
Mackay, Edward	Montreal	5,000	5,000
MacDougall, D. L	do	7,500	1,500
Moore, Samuel	Quebec	1,000	200
Moore, Wm	Jersey City, N.J.	1,000	200
Mackenzie, Thos.	New York	1,000	1,000
Reekie, Mrs. R. J.	Montreal	9,000	1,800
Ross, Jas. G	Quebec	5,000	1,000
Simpson, Wm	Montreal	1,000	200
Simpson, Dr. Thos	do	1,000	200
Withall, Wm	Quebec	2,000	2,000
Thomson, D. C	do	500	100
Michie, Jas	Toronto	2,500	500
Richardson, Dr. J. H.	do	1,000	200
Ramsay, A. G	Hamilton	400	80
Smith, Hon. D. A.	Montreal	1,000	200
Alexander, Wm.	Toronto	3,000	3,000
Kenney, Thos E	Halifax	200	40
Stairs, Hon. W. J	do	200	40
Burns, Adam	do	200	40
Robertson, Jas	Montreal	1,000	200
Blaikie, J. L	Toronto	4,000	4,000
Rendell, G. M	Montreal	2,000	400
Nicholson, J. W., Executors	St. John, N.B.	500	100
Ferrier, Hon. Jas	Montreal	19,500	5,500
Anderson, Robt.	do	4,500	4,500
Nicholson, Robt., Executors	do	5,300	3,700
Foster, A. M	do	2,000	400
Metcalf, Mrs. C	do	500	340
Hoskin, John	Toronto	2,500	2,500
Mickle, Miss S.	do	200	200
Jacques, Jno	do	2,500	2,500
Stewart, Mrs. K	Southampton	500	500
Vernon, E. E. H	Rosedale, Yorkville, Toronto	2,000	2,000
Woodward, C	Toronto	2,500	2,500
Woodward, Mrs. H. R	do	2,500	2,500
Dow, Robert	do	1,000	1,000
Dalgleish, Jno. M.	do	500	500
Smith, Prof. Goldwin	do	3,000	3,000
Scott, Miss K. S.	do	2,000	2,000
Scott, Jas.	do	2,500	2,500
McNabb, Mary	Southampton	500	500
Osborne, Jas. Kerr	Brantford	3,000	3,000
Henry, Thos. B.	Beamsville	2,000	400
Thomas, Wm	Toronto	500	500
Stayner, T. S	do	15,000	10,000
Thompson, Thos. M.	do	2,500	2,500
Collard, Est. James	do	2,000	2,000
Smith, Dr. L. W.	Toronto	2,000	2,000
Stevenson, Mrs. M.	do	500	100
Geddes, Gamble	do	400	80
Powell, Mrs. B	Port Dover	400	400
Reid, John Y.	Toronto	2,500	2,500
Hoskin, Eliza Jessie	do	600	600

ACCIDENT—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Hoskin, Alfred and Williamson, J. J., Executors	Toronto	1,200	1,200
Murray, Rev. William	Edinburgh	700	700
Cochrane, J. C. T	Brockville	3,000	1,960
Lewin, Hon. J. D	St. John, N.B	1,000	1,000
Macpherson, Sir D. L	Toronto	7,500	7,500
Gzowski, Col. C. S	do	6,000	6,000
Ramsay, William	do	3,000	3,000
McPhail, Emily M	Ottawa	1,000	200
Hamilton, Rev. Robert	Motherwell	1,000	1,000
Stark, John	Toronto	500	500
Thorburn, James, M.D	do	1,000	1,000
Lailey, Thomas	do	2,000	2,000
O'Donnell, Michael	do	2,500	2,500
Rawlings, Edward	Montreal	44,400	12,880
Macpherson, W. M	Quebec	2,500	2,500
Martin, Mrs. R	Toronto	1,000	1,000
Stewart, Mrs. Eliza	Dundee, Scotland	2,000	2,000
Bellhouse, James G	Montreal	1,000	200
Buchanan, W. J	do	2,000	1,200
Paton, J	New York	1,000	1,000
Ferrier, Hon. James MacDougall, D. Lorn Rawlings, Edward	Montreal	8,500	8,500
Stark & Co., John	Toronto	6,000	6,000
Mickle, L. E	do	1,100	1,100
Scott, H. C	Montreal	200	200
Scott, E. G	Quebec	300	300
Mickle, Dr. H	Buffalo, N.Y	1,200	1,200
McKay, D. Topp, Agnes Alexander, J. M.	Toronto	2,500	2,500
Stark, A	do	500	500
	Total	261,000	157,560

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Aylsworth, W. R	Napanee	1,000	200
Bate, C. T	Ottawa	5,000	1,000
Bell, John	Belleville	2,000	400
Benney, Robert	Montreal	2,000	400
Blaikie, John L	Toronto	2,400	480
Campbell, Sir Alex	Ottawa	12,900	2,580
Carter, R. C	Kingston	2,600	520
Carter, R. C. in trust	do	1,000	200
Clements, S. T	Fairbault, Minn., U.S.	300	60
Carruthers, J	Kingston	1,000	200
Currie, Neil	Toronto	1,500	300
Davies, Thos	do	1,000	200
Diamond, Mrs. M	Napanee	500	100
Downey, R., & Bros	do	500	100
Gildersleeve, Lucretia	Kingston	1,000	200
Harvey, John	Hamilton	7,600	1,520
Miller, W	Napanee	1,000	200
Morden, A. L	do	500	100
McMurrich, Geo	Toronto	2,000	400
McMurrich, J. P	Guelph	900	180
McMurrich, W. B	Toronto	1,400	280
McMurrich, W. B., in trust	do	800	160
McMurrich, W. B., and Geo., Trustees	do	900	180
McMurrich, W. B., and E. W. Rathbun, Trustees	do	900	180
McNeill, A	Napanee	1,000	200
Rathbun, Mrs. Bunella	Deseronto	19,600	3,920
Rathbun, F. S	do	1,000	200
Rathbun, Mrs. Louisa	do	5,000	1,000
Rathbun, E. W	do	10,100	2,020
Rathbun, E. W., in trust	do	2,000	400
Reeve, W. A	Napanee	300	60
Upton, Eli M., in trust	Charlotte, N.Y.	5,400	1,080
Wilks, G. H	Brantford	1,000	200
Wilkinson, W. H	Napanee	2,000	400
Woon, Robert	Oshawa	1,000	200
Waterous, C. H	Brantford	1,000	200
Total		100,100	20,020

BRITISH AMERICA ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount of Stock Subscribed for and Paid up in Cash.
		$
Anderson, Julia, and Alfred C. Cooch	Toronto	1,250
Atkinson, Mary	Markham	3,800
Armstrong, John	Tattenfree, Ireland	1,900
Austin, James, and R. H. Bethune, in trust	Toronto	10,400
Anderson, John	Markham	700
Austin, Jas., in trust	Toronto	2,500
Adamson, Wm., in trust	do	200
Allen, A. A.	do	1,000
Bull, Jno. E., and G. H., Executors	Hamilton	600
Bethune, Mrs Unagh	Thorold	3,000
Bernard, Hewitt	Ottawa	1,400
Buntin, Alex.	Montreal	14,250
Brodie & Denison, in trust	Toronto	24,500
Boyd, George	do	9,550
Boswell, Mrs. C.	Ottawa	150
Birnie, Mrs. G. I.	Brantford	700
Baines, Chas. Edward	Toronto	100
Betley, Mrs. D. E.	do	3,500
Burton, Hon. G. W.	do	500
Brown, Alex., in trust	do	800
Baines & Boswell	do	100
Burden, Henry	do	2,800
Brough, C., in trust	do	4,000
Carey, J. P.	Not known	50
Cathcart, Robt.	do	50
Cartwright, Jas. S., Trustee for Jno. S	Toronto	600
Cayley, Hon. Wm.	do	2,500
Campbell, Duncan	Simcoe	1,250
Cayley, Rev. Jno. D.	Toronto	4,000
Cayley, B.	do	50
Cartwright, Jno. R.	do	300
Cawthra, Joseph	do	1,750
Cayley, Mrs. J. J.	do	2,450
Cayley, John	do	100
Cartwright, Jno. R., in trust	do	1,250
Cox, Mrs. Ann S.	Paris	400
Clark, S. B.	Toronto	900
Colquhoun, E. H., in trust	Hamilton	4,900
Campbell, A. H., and R. H. Tomlinson, in trust	Toronto	6,250
Cayley, Hugh	do	200
Chafee, Mary F.	Providence, R.I.	2,500
Duggan, E. H.	Toronto	500
Duckett, Chas.	do	2,500
Dowse, Rev. John	Lefroy	4,500
Dunbar, Mrs. S. A.	Toronto	5,000
Dit Bienvene, E. L.	do	500
Dunlop, H. C.	Goderich	600
Dit Bienvene, Mrs. D. L.	Toronto	3,500
Duncan, John	do	500
Elliott, Christopher	Not known	800
Falls, W. S., Executor for Judith Falls	Rochester, N.Y.	350
Fulljames, Mrs. Mary, Executrix	Toronto	550
Fyfe, Mrs. R. S.	Woodstock	1,800
Ferrie, E., and W. F. Burton	Hamilton	500
Fraser, E. M., in trust	Toronto	3,000
Fitzgerald, R. C.	do	600
Fitzgibbon, I. G.	Montreal	300
Fraser, E. M.	Toronto	1,000
Fraser, Helen E.	Toronto	2,000
Gardiner, Samuel	Not known	50

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount of Stock Subscribed for and Paid up in Cash.
		$
Glascott, Mrs. Mary	Toronto	2,700
Grasett, Mrs. S. M	do	2,700
Gowan, Jas. R	Barrie	1,800
Greene, Mrs. R., and C. H., Executors	Toronto	1,250
Gunn, G. M., Estate	London	500
Gray, Rev. James	Port Stanley	1,000
Gill, Robert	Toronto	200
Gibb, Mrs. E. M	Hamilton	1,500
Gamble, C., and H. D., in trust	Toronto	750
Griffin, Mrs. Hannah	Guelph	1,000
Gregerson, G. W	Boston, Mass	1,500
Gooderham, G., in trust	Toronto	1,450
Howarth, Chas. W	do	1,500
Heyden, Lawrence	do	50
Home, L. & S. Co	do	36,450
Harris, A. B	Credit P.O	400
Howe, E. D	Toronto	600
Hamilton, Clark, and R. V. Rogers, in trust	Kingston	250
Hobson, Edward	Toronto	1,000
Hammond, L. D	Chicago	500
Harris, L. L	Clarkson P.O	700
Hammond, T. M	Credit	300
Hutchison, Archibald	Toronto	750
Junkin, S. S	St Catharines	1,250
Jackson, John, jun	Toronto	600
Kirkpatrick, A. S., and Geo. A., Executors	Kingston	650
Kent Testimonial Fund	Not known	150
Kinghorn, G. M	Montreal	5,300
Kent, Jno	Toronto	50
Knox, William	do	500
Leslie, William	Not known	100
Leslie, James		1,250
Lee, W. S	Toronto	200
Lyman, John	do	6,800
Long Bros	Collingwood	5,000
Lee, W. S., Trustee Estate T. Bell	Toronto	300
Lister, Thos., Executor for Jane Musson	Hamilton	750
Leys, John	Toronto	7,100
Myers, Augustus	do	2,500
Mountain, Rev. J. J. S	Morrisburgh	4,800
Macdonell, W. J	Toronto	250
Milne, Mrs. Elizabeth	Markham	2,000
Musson, Miss M. A	Toronto	1,250
Millar, J. W	do	1,300
Macdonald, John	do	1,300
Marling, T. W. B	Hamilton	50
Macdonell, Mrs. C	Toronto	600
Macaulay, Mrs. C. J	Kingston	500
Morison, John	Toronto	12,000
Mackerchar, D	Chicago, Ill	50
Morphy, Geo., and S. C. Halden, Executors	Toronto	900
May, Samuel	do	3,500
Moore, Hugh	Dundas	2,600
Martins, T. H. A	Toronto	3,000
Martins, Mrs. M	do	1,000
Molyneaux, W. L	New York	500
Macdonald, J. G., and J. Turnbull, in trust	Toronto	15,850
McKay, George	Not known	100
McCallum, N	Milton	250

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount of Stock Subscribed for and Paid up in Cash.
		$
McLennan, Hugh	Montreal	10,500
McLennan, John	Lancaster	5,000
McCalla, W. Jas.	St. Catharines	6,000
McNachton, Mrs. J. H.	Cobourg	400
Northcote, Richard	Toronto	50
Northrop, H. S.	do	12,650
O'Reilly, Mrs. Elizabeth	do	150
O'Reilly, Miss H. R.	do	100
Osborne, Jas. Kerr	Brantford	6,500
Osler & Hammond	Toronto	10,000
Pellatt, Henry	do	500
Paterson, Mrs. Jane	do	500
Paterson, Peter, Estate	do	200
Paterson, Thos.	Bowmanville	600
Paterson, Mrs. Mary	Toronto	500
Paterson, Jas. F.	do	600
Paterson, Rev. T. W.	do	600
Pellatt & Pellatt	do	400
Paterson, Trustees for Mrs. Hannah Paterson	do	1,000
Paterson and others, Trustees for Mrs. E. Rogers	do	500
Paterson and others, Trustees for Mary L. Paterson	do	500
Paterson and others, Trustees for Miss Emily Paterson	do	500
Paterson and others, Trustees for children of late C. W. Paterson	do	600
Ross, William	do	500
Robson, Edward	do	100
Rogers, Janet, Executrix	do	700
Richardson, J. H., M.D.	do	100
Reid, Mrs. Wm.	do	150
Rutherford, E. H.	do	6,000
Ridout, J. D., Estate	do	2,000
Rothwell, John E	Deloro	500
Rowsell, Henry	Toronto	1,200
Rowsell, Mrs. Elizabeth	do	500
Ramsay, Wm.	do	350
Roberson, Hugh, M.D.	do	5,250
Russell, Mrs. Rosette	do	1,850
Reid, John Y.	do	4,800
Robinson, Jas.	Markham	1,150
Ritchey, Mrs. A	Toronto	2,500
Smith, Annie	do	450
Smith, Jane	do	300
Scott, James	Waubaushene	5,000
Stevenson, D. B.	Toronto	100
Scott, Jonathan, Estate	do	600
Scott, Ann	Not known	400
Smith, John, Estate	Toronto	13,300
Steiner, N. L.	do	4,750
Sharp, George	Hamilton	1,000
Scadding, E. A	Toronto	50
Smith, Alex.	do	700
Scott, James	do	7,800
Smith, G. H.	New York	1,000
Sinclair, John	Toronto	3,000
Smith, W. H, in trust	do	13,500
Scott & Bethune, in trust	do	14,450
Somerville, A. J.	do	5,000
Stark & Co., J.	do	3,500
Thomas, Wm	do	1,250
Tilly, Mrs. Bessy	London	100

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount of Stock Subscribed for and Paid up in Cash.
		$
Thompson, Robert	Toronto	10,950
Thomson, Robert, in trust	Belleville	6,500
Taylor, Henry	London	2,500
Taylor, John H	Toronto	5,000
Taylor, J. F	do	500
Vankoughnet, S. I.	do	800
Wilson, Sarah A., and J. A. Henderson, Executors	do	200
Weir, James	Not known	400
Wilson, John	do	400
Wilson, Chas. S.	Picton	7,750
Wigham, Cuthbert, Administrator	Toronto	1,000
Wilgress, George	Cobourg	550
Wright, Rev. W. P.	San Gabriel, Cal.	700
Wood, Thos. R.	Toronto	10,000
Wills, N. M.	do	200
Wills, Alexander	do	1,400

CANADA LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Address.	Amount of Capital Subscribed for.	Amount Paid up in Cash.
		$	$
Allan, Andrew	Montreal	2,000	250
Ball, A. T. H	Galt	7,200	900
Becher, Mrs. Caroline, care of H. C. R Becher, Esq., Q.C	London	6,800	850
Bethune, R. H	Toronto	34,800	4,350
Billings, W. L., M.D	Hamilton	11,200	1,400
Black, Lewis S	Montreal	800	100
Brodie, J. L	Standard Bank, Toronto	36,800	4,600
Brown, Adam	Hamilton	2,400	300
Bruce, Alexander	do	4,000	500
Bruce, Alex., and John Bell, Executors of Estate of late John Young	do	20,000	2,500
Burton, Hon. Mr. Justice	Toronto	2,400	300
Burton, S. W., Estate of late "Oakfield"	Lancaster Road, West Dulwich, Surrey, Eng	17,600	2,200
Burton, Miss S. E. M	Toronto	6,800	850
Burton, Warren F	Hamilton	1,600	200
Burton, Mrs. M. R	do	1,600	200
Cameron, Mrs. E. M. DeB	17 Wilcocks Street, Toronto	32,800	4,100
Campbell, Hon. Sir Alexander, K.C.M.G	Ottawa	2,000	250
Cawthra, Mrs. Anna C	51 Westbourne Gardens, Folkestone, Eng	16,000	2,000
Colquhoun, Ed. A	Bank of Hamilton, Hamilton	5,200	650
Cooke, William	Merchants' Bank, Toronto	41,600	5,200
Cowcher, Mrs. Mary	Toronto	2,000	250
Cox, George A	Peterboro'	56,400	7,050
Cox, Mrs. Margaret	do	6,000	750
Dickinson, Mrs. W. G., care of Ed. Martin, Esq	Hamilton	2,000	250
Durham, Miss Elizabeth, Executor Estate of late, address John H. Durham	London, Eng.	1,200	150
Durnford, Chas. Day	Guernsey, Eng	20,000	2,500
Durnford, John	do	3,200	400
Durnford, Mrs. Charlotte	do	10,000	1,250
Ewart, J. B., Estate of late, care of R. H. Bethune	Toronto	10,000	1,250
Ewing, Mrs. Jane R., care of C. Ferrie	Hamilton	12,000	1,500
Ferrie, Campbell	do	2,000	250
Ferrie, Mrs. Emily	do	4,000	500
Finlay, Mrs. Catherine, Trustees of, care of Wm. Finlay	Edinburgh, Scotland	8,000	1,000
Finlay, William	26 St. Andrews Square, Edinburgh, Scotland	8,000	1,000
Forbes, Alex. McKenzie	Montreal	800	100
Fuller, Mrs. Cynthia, care of the Right Rev. The Lord Bishop of Niagara	Hamilton	6,800	850
Gates, F. W	do	8,000	1,000
Gates, F. W., and Adam Brown, care of W. F. Gates	do	7,200	900
Grasett, Estate of late Dean, care of Mrs. S. M. Grasett	Toronto	4,000	500
Grasett, Mrs. S. M	do	5,200	650
Gzowski, Col. C. S.; A.D C. to the Queen.	do	20,800	2,600
Hague, George	Montreal	400	50
Hamilton, Mrs. Helena, care of Mrs. Kerby	Dundas	4,400	550
Henderson, Messrs. James and Elmes	Toronto	16,000	2,000
Hendrie, William	Hamilton	8,000	1,000
Hills, R	do	1,600	200
Hodgins, Mrs. Anna, care of F. E. Hodgins	Toronto	1,200	150

CANADA LIFE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Hooper, Angus C	Montreal	2,000	250
Howland, Hon. Sir W. P	Toronto	400	50
Hudson, C. L., Estate of late, Mrs. Barton, care of R. A. Barton	do	2,800	350
Innes, G. M., Rev. Canon	London, Ont	8,000	1,000
Kerr, Mrs. Margaret A., care of Dr. Kerr	Galt	8,000	1,000
Kirkpatrick, Hon. Geo	Kingston	400	50
Macadam, Mrs H. E, Estate of late, care of P. H. Macadam, Esq.	Lucknow, India	2,400	300
Macklem, Estate of late Mrs. Julia A., care of O. R. Macklem	Toronto	1,200	150
Macklem, Mrs. Charlotte, care of O. R. Macklem	do	1,200	150
Macklem, O. R., G. T. Denison and C. E. Fleming, care of O. R. Macklem	do	1,200	150
McCarthy, D'Alton, Q.C	do	400	50
Macdonald. Walter R.	Hamilton	13,200	1,650
MacInnes, Hon. D	do	4,000	500
MacKay, Miss Mary, care of T. Freeborn, Burlington	Montreal	800	100
McLaren, W. P., Trustees of will of late, care of Geo. S. Papps	Hamilton	64,000	8,000
MacNab, John, and Walter R. Macdonald, care of R. W. Macdonald	do	18,800	2,350
MacNab, John, and W. F. Findlay, care of W. F. Findlay	do	19,200	2,400
Merritt, Nehemiah	St. Catharines	400	50
Merritt, Mrs. S. C	do	400	50
Merritt, Chas., Executors of Estate of late, care of John Holden	St. John, N.B	35,200	4,400
Mills, James Holton	Hamilton	16,000	2,000
Moore, Dennis	do	8,000	1,000
Osborne, James	do	4,000	500
Papps, George S	do	400	50
Plumb, T. S	Toronto	800	100
Porteous, Rev. John	Galt	400	50
Poussette, A. P	Peterboro'	2,000	250
Ramsay, A. G	Hamilton	26,000	3,250
Ramsay, W. M	Montreal	16,400	2,050
Ransom, W. W	Toronto	20,800	2,600
Rendell, G. Mortimer	Montreal	4,000	500
Riddel, John	Hamilton	400	50
Riordon, Charles	Merritton	8,000	1,000
Riordon, John	do	45,600	5,700
Ritchie, Thos. W., Estate of late, care of Robertson, Ritchie & Fleet	Montreal	800	100
Rutherford, Mrs. Mary	11 Oxford Road, Kilburne, London, N.W., Eng.	11,200	1,400
Sconce, James; Kerr, Richard Juson; Thomson, John — care of G. S Papps, Hamilton.	Bengall Staff Corps; Bowden, Cheshire, Eng; Manchester, Eng	8,000	1,000
Sharp, Saml., Estate of late, care of Mrs. M. Sharp	Leamington, Warwickshire, Eng.	8,000	1,000
Sidey, D. D	Montreal	2,000	250
Spence, Hon. R., Estate of late, care of Wm. Cooke	Toronto	800	100
Street, Jas. C., Estate of late, care of Cobb & Smith	Salisbury, Eng	16,000	2,000

CANADA LIFE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Stuart, John	Hamilton	6,800	850
Swinyard, Thos	do	8,000	1,000
Thomas, F. Wolferstan	Montreal	4,000	500
Thompson, Mrs. Eliza, Trustees of, care of Geo. S. Papps	Hamilton	8,000	1,000
Todd, A. Thornton	Toronto	15,600	1,950
Todd, A. T., and McLennan, J., Trustees, care of J. McLennan	do	30,000	3,750
Torrance, Rev. Ed. F	Peterboro'	2,400	300
Torrance, John, Estate of late	Kilmarnock, Scotland	12,000	1,500
Usher, Mrs. Clara	Brantford	10,000	1,250
Yates, Henry	do	28,800	3,600
Young, Miss E. M., care of Geo. A. Young	Hamilton	3,600	450
Young, George A	do	400	50
Young, John C	95 Pitcher St., Detroit, Mich.	4,000	500
	Total	1,000,000	125,000

THE CITIZENS' INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$ cts.
Allan, Sir Hugh, Estate of	Montreal	40,460	3,570 00
Allan, Andrew	do	42,500	3,750 00
Allan, H. Montagu	do	2,125	187 50
Abbott, Harry	do	7,055	622 50
Abbott, Hon. J. J. C.	do	21,250	1,875 00
Anderson, Robert	do	8,500	750 00
Allard, Louis	do	2,125	187 50
Archambault, Louis	L'Assomption	4,250	375 00
Archambault, Mrs. Achille	do	1,700	150 00
Archambault, Tancrède	do	4,250	375 00
Archambault, Alexandre	do	4,250	375 00
Archambault, François	do	4,250	375 00
Archambault, Camille	do	2,550	225 00
Archambault, Hermine	do	850	75 00
Archambault, Sara	do	850	75 00
Aikins, Hon. J. C.	Winnipeg	850	75 00
Berthelot, Hon. Judge	Montreal	8,500	750 00
Brydges, C. J.	Winnipeg	28,305	2,497 50
Bishop Bourget	Montreal	8,500	750 00
Bellemare, Raphaël	do	4,250	375 00
Brush, George, Estate of	do	8,500	750 00
Bryson, Thos. M., Estate of	do	4,250	375 00
Blackman, Chas. S.	New Haven, Conn	4,250	375 00
Beaudry, F. X.	Montreal	21,250	1,875 00
Bastien, B.	do	2,125	.....
Biron, Jean B.	do	4,250	375 00
Bigue, Victoria	Ottawa	850	75 00
Beauchamp, F. X., Estate of	Montreal	2,125	187 50
Bellerose, Hon. J. B.	St. Vincent de Paul	850	75 00
Bourque, Joseph	Henryville	850	.....
Bruce, Charles	Montreal	2,125	187 50
Bramley, G. H., Estate of	Sorel	850	75 00
Bramley, Christina	do	850	75 00
Beaulieu, C. H.	do	2,550	225 00
Brazeau, Casimir, sen.	Montreal	4,250	.....
Brazeau, Casimir, jun	do	4,250	.....
Beaudoin, Camille	do	2,125	187 50
Brosseau, H. H.	do	850	75 00
Belisle, T. G.	do	2,125	187 50
Blondin, Achille	Becancour	1,700	150 00
Baldwin, W. H.	Quebec	850	75 00
Brunet, Joseph	Montreal	4,250	.....
Beliveau, L. J., Estate of	do	8,500	.....
Beaudry, J. B., Estate of	do	4,250	375 00
Corse, Norton B.	do	8,500	750 00
Cramp, Thomas	do	8,500	500 00
Cantin, Augustin	do	8,500	750 00
Cassidy, John L.	do	8,500	109 68
Choquet, A.	do	850	75 00
Chevalier, Moïse	L'Assomption	1,700	150 00
Chinic, Eugène	Quebec	850	75 00
Campbell, Colin, Estate of	Montreal	4,250	375 00
Craik, Robert, M.D.	do	4,250	375 00
Donnelly, James	do	8,500	750 00
David, Moses E	do	4,250	375 00
Desmarteau, N. B.	do	8,500	750 00
Day, John J.	do	8,500	750 00
Dorion, P. A. A.	do	4,250	375 00
Dubord, A	do	4,250	375 00

CITIZENS'—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$ cts.
DeBassano, The Marchioness	France	5,950	525 00
Dufort, Denis, Estate of	Montreal	2,125	187 50
Dupras, Calixte	do	4,250	375 00
Dupuis, François	do	4,250	375 00
Desjardins, L. A. E., M.D	do	4,250	375 00
Duplessis, Mrs. A. A	Ottawa	1,275	112 50
Dupuis, Pierre	Montreal	4,250	375 00
Dubé, Alphonse	do	1,700	150 00
Deblois, O	do	4,250	.....
Evans, Mrs. Margaret	do	8,500	.....
Ewing, S. H. and A. S	do	850	75 00
Ennis, F. H	Ottawa	850	75 00
Fletcher, John	Rigaud	2,125	187 50
Foley, M. S	Montreal	8,500	750 00
Fauteux, Pierre A	do	8,500	750 00
Francis, William	do	4,250	375 00
Fraser, Hugh, Estate of	do	8,500	750 00
Fisiault, H. A	Ottawa	850	75 00
Filteau, Louis H	do	850	75 00
Forneret, Chas. A., Estate of	Berthier	4,250	375 00
Greene, E K	Montreal	8,500	750 00
Galarneau, P. M	do	4,250	375 00
Gravel et frères	do	4,250	375 00
Gravel, Joseph O	do	4,250	375 00
Gravel, J. O., in trust	do	8,500	750 00
Girard, Hon. M	Winnipeg	850	75 00
Gibbs, Malcolm	Toronto	2,125	187 50
Guilbault, Louis	L'Assomption	850	75 00
Hopkins, E. M	London, Eng	24,055	2,122 50
Henderson, David H	Montreal	2,125	1 02
Hudon, Ephrem	do	4,250	.....
Hart, Gerald E	do	4,250	375 00
Joseph, Jesse	do	8,500	750 00
Jodoin, Amable, jun., Estate of	do	8,500	750 00
Jetté, Hon L. A	do	4,250	.....
Jacques Cartier Bank	do	8,500	750 00
Kay, Fred. W.	do	29,750	.....
Lyman, Henry	do	17,000	1,500 00
Laberge, A., et fils, Estate of	do	2,125	187 50
Laveille, Joseph	do	4,250	375 00
Laurier, Hon. Wilfred	Arthabaska	850	75 00
Latravers, Régis	Sorel	850	75 00
Lamy, Thomas	Yamachiche	850	75 00
Labine, Jules	Montreal	4,250	375 00
Lablanc & Cassidy, Estate of	do	4,250	.....
Lambert, Frs. X	Ottawa	850	75 00
Molson, J. H. R.	Montreal	4,250	375 00
Moore, Luke, Estate of	do	8,500	500 00
Millard, Robert	do	8,500	.....
Mercier, Joseph	do	4,250	375 00
Martin, Moïse	do	4,250	375 00
Mallette, L. Z	do	2,125	187 50
Munro, Daniel, Estate of	do	4,250	375 00
Mathieu, Euclide	do	2,125	187 50
Mercier, Felix	do	2,125	187 50
Major, George W., M.D	do	850	75 00
Moss, George W	do	3,400	300 00
MacDonald, Duncan	do	8,500	750 00
Mackay, Jos., Estate of	do	8,500	750 00

CITIZENS'—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$ cts.
McCarthy, D. & J	Sorel	12,750	1,125 00
McCarthy, Catherine E	do	5,100	450 00
McDougall, James	Montreal	4,250	375 00
McNaughton, William	do	8,500	
McGoun, Archibald	do	4,675	412 50
McGarvey, Owen	do	4,250	375 00
McNally, W. H	Port Dover	850	75 00
McConville, Edward	Joliette	850	75 00
McKenzie, Thomas	Sorel	1,700	150 00
McKenzie, Charles H	do	1,700	150 00
McCord, A. T., sen., Estate of	Toronto	850	75 00
McSweeney, Wm. B	Halifax	4,250	375 00
Nelson, H. A., Estate of	Montreal	8,500	750 00
O'Leary, Patrick. M.D	do	850	75 00
Proctor, Charles D	do	8,500	750 00
Pallascio, G	do	4,250	375 00
Poupart, Joseph	do	4,250	
Provost, C. A. G	do	1,530	135 00
Prefontaine, Toussaint	do	2,125	187 50
Pariseau, Damase	do	2,125	187 50
Prevost, Mdme. R. V	do	3,400	300 00
Prevost, A. Oscar	do	595	52 50
Prevost, H. Armand	do	595	52 50
Prevost, L. Romeo	do	595	52 50
Prevost, T. B. Hector	do	595	52 50
Prevost, M. R. Berthe (Mrs. Dr. Berthelot)	do	595	52 50
Prevost, Miss E. Adèle	do	595	52 50
Pratt, John, Estate of	do	17,085	1,507 50
Rodier, Hon. C. S., Estate of	do	8,500	750 00
Roy, Adolphe	do	36,805	2,204 32
Rodier, C. S	do	7,650	675 00
Rae, Jackson	do	4,250	375 00
Rolland, J. B	do	4,250	375 00
Rolland, J. D	do	850	75 00
Rolland, S. J B	do	850	75 00
Ramsay, Alexander	do	4,250	375 00
Rodier, P. A	do	1,445	127 50
Rasthoul, A	do	1,360	120 00
Reekie, R. James, Estate of	do	8,500	750 00
Russell, Alex., Estate of	Ottawa	850	75 00
Rosa, Joseph	Quebec	850	75 00
Richard, Edward	L'Assomption	3,400	300 00
Renaud, J. W., Estate of	Joliette	2,125	187 50
Renaud, J. B., Estate of	Quebec	850	75 00
Robillard, U. J	Beauharnois	1,700	100 00
Strang, Robert	Winnipeg	2,125	187 50
Shepherd, R. W	Montreal	8,500	750 00
Sache, Wm., Estate of	do	7,055	622 50
Stephen, George	do	7,650	675 00
Smith, Wm	do	8,500	750 00
Starnes, Hon. Henry	do	7,055	622 50
St. Charles, F. X	do	4,250	375 00
Scholes, Francis	do	8,500	750 00
Scholes, H. H	do	6,375	562 50
Smith, Hon. D. A	do	4,250	375 00
Sutton, Thomas	do	850	75 00
Trudel, E. H., M.D	do	4,250	375 00
Tourville, Louis	do	4,250	
Tempest, J. W	do	4,250	375 00

CITIZENS'—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$ cts.
Turnbull, John	Montreal	850	75 00
Villeneuve, Nazaire	do	8,500	750 00
Valois, Narcisse, Estate of	do	4,250	.....
Valois, Jude	do	2,465	.....
Vinet, Fabien	Sault au Recollet	4,250	375 00
Vezina, Frs	Quebec	850	75 00
Workman, Thomas	Montreal	8,500	750 00
Wilson, Andrew, Estate of	do	4,250	375 00
Wilson, Thomas	do	8,500	750 00
Whinfield, W. A	do	4,250	375 00
Walker, Alexander	do	7,055	.....
Wilson, Hon. C., Estate of	do	4,250	375 00
Warner, G. W., Estate of	do	4,250	.....
	Total	1,009,800	75,827 52

CONFEDERATION LIFE ASSOCIATION.

LIST OF SHAREHOLDERS.

Name.	No.	Amount.
		$
Abbott, Thomas	20	2,000
Allan, Andrew	40	4,000
Ball, F. A.	200	20,000
Burpee, Hon. I., M.P.	100	10,000
Boyd, Hon. John	50	5,000
Beaty, James, jun., Q.C.	50	5,000
Bassett, Thomas	50	5,000
Blaikie, John L.	200	20,000
Bain, R.	300	30,000
Carpmael, Chas., M.A.	100	10,000
Cameron, A.	100	10,000
Central Bank of Canada	335	33,500
Dixon, B. H., K.N.L.	200	20,000
Daniel, T. W.	50	5,000
Dunn, James L.	40	4,000
Elliot, William	200	20,000
Fletcher, Ashton	40	4,000
Franklin, Mrs. Sarah	400	40,000
Green, C. H., Estate of late Rev. A. Green	100	10,000
Gravel, J. O.	50	5,000
Gooderham, George, in trust	100	10,000
Gibbs, W. H., in trust	575	57,500
Hooper, C. E.	100	10,000
Hingston, W. H., M.D.	100	10,000
Howard, A. McL.	100	10,000
Howland, Sir W. P.	200	20,000
Hutchinson, Mrs. Rebecca	20	2,000
Hamilton, J. C.	57	5,700
Hooper, E.	678	67,800
Hooper, E., in trust	820	82,000
Jones, Simeon	40	4,000
Jones, Hon. T. R.	40	4,000
Johnston, H. J.	110	11,000
Kenny, Sir E.	40	4,000
Mason, A. J., Executor, and Mary J. Mason, Executrix, of Estate of late W. T. Mason	100	10,000
Mason, J. H.	400	40,000
Mitchell, George	40	4,000
Macdonald, C. E.	20	2,000
Macdonald, W.	100	10,000
Macdonald, J. K.	160	16,000
Macdonald, J. K., in trust	390	39,000
Mason, J. H., in trust	620	62,000
Mackay, Mrs. Jane	80	8,000
Macdonald, W.	110	11,000
Macdonald, J. G., and J. Turnbull, in trust	240	24,000
McMaster, Hon. Wm.	380	38,000
McLean, J. S.	40	4,000
McMonagle, Mrs. S. A.	160	16,000
Nicholson, Jno. W., Trustees of Estate of late	60	6,000
Nordheimer, S.	100	10,000
Oldright, Wm., M.D.	50	5,000
Penny, E. Goff	40	4,000
Russell, J. P., M.D.	40	4,000
Ryan, M. P.	100	10,000
Rees, D. J.	10	1,000
Randolph, Archibald F.	50	5,000
Smith, Hon. F., and Jas. Mason, in trust	100	10,000
Starr, Geo. H.	100	10,000

CONFEDERATION LIFE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	No.	Amount.
		$
Sibbald, Miss Fanny	80	8,000
Saunders, John	100	10,000
Scott, James, and G. S. C. Bethune, in trust	25	2,500
Turnbull, W. W.	40	4,000
Tilton, Roberta E.	20	2,000
Vaughan, Henry	80	8,000
Wadsworth, Miss Elizabeth	80	8,000
Wilson, Prof. D., L.L.D.	200	20,000
Wilmot, Mrs. Margaret E.	80	8,000
Young, Hon. James	200	20,000
	10,000	1,000,000

DOMINION SAFETY FUND LIFE ASSOCIATION.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amoun Paid up i n Cash.
		$	$
Baird, G. F.	St. John, N.B.	1,000	520
Bulyea, G. H. V.	Winnipeg, Man.	100	2
Chipman, Helen E.	St. John, N.B.	500	10
Clinch, C. F.	Musquash, N.B.	1,000	520
Clinch, Fred. S.	do	300	6
Dewar, J.	St. George, N.B.	9,000	4,680
King, Thomas M.	London, Ont.	300	6
Lemont, William	Fredericton, N.B.	2,000	1,040
McCully, Samuel	Halifax, N.S	1,800	36
MacFarlane, Foster, M.D.	Fairville, N.B.	10,900	218
Spurr, James de Wolfe	St. John, N.B.	45,300	23,156
Spurr, James de Wolfe, in trust	do	5,200	104
Steeves, James A. E.	Lancaster, N.B.	8,000	4,160
Sterling, A. A.	Fredericton, N.B.	2,000	1,040
Temple, Thomas, M.P.	do	5,000	2,600
Thorne, William Henry	St. John, N.B.	12,500	6,500
VanWart, Wesley	Fredericton, N.B.	5,000	2,600
Wallace, T. Clarence	New York	300	6
Wallace, W. B.	Portland, N.B.	7,000	140
Welton, Rev. Sydney	Sussex, N.B.	300	6
Wilson, Thomas H.	Fairville, N.B.	2,500	50
	Total	120,000	47,400

GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Armes, G. R. W.	Philadelphia	1,250	1,250
Allen, Almer Abbott	Toronto	2,750	550
Alexander, William	do	3,000	3,000
Almon, M. B.	Halifax, N.S.	300	60
Atkins, Elisha	Boston	5,000	5,000
Alexander, C. B	New York	2,500	500
Barret, Thomas L	Louisville, Ky.	1,250	250
Budden, H. A.	Montreal	1,500	900
Burns, Adam	Halifax, N.S.	300	60
Blaikie, John L	Toronto	6,000	2,800
Baldwin, Catherine R.	Quebec	2,500	2,500
Buchanan, W. J.	Montreal	1,000	200
Childress, John W.	Nashville, Tenn.	1,000	1,000
Clark, C. P.	Syracuse, N.Y.	1,500	1,500
Collins, Alfred M.	Philadelphia	1,000	1,000
Colquhoun, E. A.	Hamilton	1,000	200
Cooley, Theo	Nashville, Tenn.	1,500	1,500
Cronyn, Benjamin	London, Ont.	1,000	200
Campbell, Robert	Montreal	12,200	10,840
Crerar, John	Chicago	1,000	1,000
Cable, R. R.	do	1,000	1,000
Chafee, Z.	Providence, R.I.	1,000	1,000
Dixon, B. Homer	Toronto	5,000	5,000
Durnford, Sophia M.	Montreal	400	400
Durnford, Maria G.	do	400	400
Drexel, J. W.	New York	10,000	10,000
Drake, John B.	Chicago	1,000	1,000
Dunlap, George L.	do	1,000	1,000
Dean, Charles Percy	Quebec	2,500	2,500
Durnford, A. D., and Elliot, James, in trust	Montreal	2,750	2,750
Elliot, James, in trust	do	1,000	1,000
Fairweather, C. H.	St. John, N.B.	300	60
Ferrier, Hon. James	Montreal	74,550	20,310
Fisher, D.	Bowmanville	4,000	800
Gage, Lyman J	Chicago, Ill.	500	500
Gibb, James D.	Montreal	1,500	1,500
Gzowski, Col. C. L	Toronto	7,500	7,500
Galt, Sir Alexander T.	Montreal	55,000	11,000
Gronberry, W. L.	Nashville, Tenn.	1,000	1,000
Gundry, Mrs. Mary A.	Toronto	3,750	750
Gunn, George M., Estate	London, Ont.	1,000	200
Geddes, Gamble	Toronto	1,500	300
Greene, E. H.	New York	10,000	10,000
Galt, Hon. Thos.	Toronto	10,000	2,000
Gregerson, George W.	Boston	500	100
Greata, Mrs. Emily M.	Ottawa	1,000	200
Hatton, J. Cassie	Montreal	1,500	300
Hogan, Henry	do	750	150
Howland, Sir W. P.	Toronto	2,000	400
Hoxie, H. M.	St. Louis, Mo.	1,000	200
Hoskin, John	Toronto	2,000	2,000
Hall, Miss Charlotte	Montreal	4,000	4,000
Hamilton, John, jun.	Quebec	2,500	2,500
Illinois Central R. R. Co.	Chicago, Ill.	1,000	1,000
Jesup, M. K.	New York	10,000	2,000
Jeffrey, Joseph	London, Ont.	1,000	200
Jones, Hon. J. Russell	Chicago	1,000	1,000
Kenny, Thomas E.	Halifax, N.S.	150	30
Lewin, Hon. J. D.	St. John, N.B.	300	300

GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Lewis, F. J.	Peterboro'	9,000	3,800
Lough, M.	Ottawa	7,000	1,400
Loutrel, C. H.	New York	2,500	2,500
Morrice, D.	Montreal	3,000	600
Murray, William, Estate of late.	do	1,500	300
Michie, James do	Toronto	3,000	600
Macfie, David	London, Ont.	1,000	200
McDougall, H. S	Montreal	3,000	600
MacCulloch, Ferdinand	do	1,500	300
MacPherson, Sir D. L.	Toronto	12,500	12,500
MacDonald, Hon. D. A.	Montreal	1,250	250
Mackintosh, J. C.	Halifax, N.S.	300	60
MacDougall, D. Lorn	Montreal	31,100	7,020
Maclean, W.	Toronto	600	120
Minturn, R. B.	New York	10,000	10,000
MacPherson, Wm. Molson	Quebec	2,500	2,500
Meredith, Henry	Brandon, Man	5,000	1,000
Nordheimer, Samuel	Toronto	4,000	4,000
Nash, Frederick	Montreal	1,000	200
Newcomb, H. V.	New York	20,000	4,000
Noel, Mamie F	Nashville, Tenn.	500	500
O'Brien, James	Montreal	2,500	500
Porter, H. H.	Chicago	500	500
Paton, J.	New York	2,500	2,500
Pell, A.	do	2,000	2,000
Pullsford, J. E.	do	5,000	5,000
Porterfield, Frank	Nashville, Tenn.	1,000	1,000
Reekie, Mrs. J. R	Montreal	10,000	2,000
Robertson, Andrew, Estate of late.	do	1,500	300
Ross, James G.	Quebec	6,000	1,200
Robertson, James	Montreal	3,000	600
Riddell, Alex. F.	do	1,500	300
Ramsay, William	Toronto	3,000	3,000
Rawlings, Edward	Montreal	132,350	31,670
Rawlings, Edward, in trust	do	6,400	1,280
Ramsay, Wm. M.	do	1,500	300
Sabine, A. F., in trust	Philadelphia	3,000	600
Sabine, Mrs. Jean L.	do	1,000	1,000
Simpson, Wm.	Montreal	1,500	300
Stidson, J. H.	Welland	1,200	240
Smith, Larratt W.	Toronto	7,500	7,500
Smith, Professor Goldwin	do	7,500	7,500
Stark, John	do	1,500	1,500
Stayner, T. Sutherland	do	18,000	10,800
Sherman, B. B.	New York	2,000	2,000
Smith, Hon. J. Gregory	St. Albans, Vt.	5,000	5,000
Stevenson, W. P.	New York	4,000	4,000
Strickland, Mrs. Caroline C	Lakefield	1,500	300
Stahlman, E. B.	Nashvile, Tenn.	1,000	1,000
Seifried, Theo.	do	1,000	1,000
Spurr, M. A.	do	1,000	1,000
Torrance, Daniel, Estate	New York	5,000	1,000
Taylor, Henry	London, Ont	1,500	300
Thomson, Geo. Hamilton	Quebec	4,050	4,050
Vermilye, J. D.	New York	2,500	2,500
Waddell, Samuel	Montreal	700	700
Walker, James R.	do	300	60
Walker, K. McLean	do	2,200	440
Woodman, Gordon O.	Winnipeg, Man.	3,750	750

GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Withall, Wm	Montreal	6,000	6,000
Wyman, Erastus	New York	5,000	1,000
Winslow, Gen. E. F	do	5,000	1,000
Whiteworth, J. L	Nashville, Tenn	1,000	1,000
Waters, W. W	St. Louis, Mo	1,000	200
Yarbrough, James H	Nashville, Tenn	1,000	1,000
Ferrier, Hon. James MacDougall, D. L Rawlings, Edward	Montreal	1,000	1,000
	Total	668,600	300,000

THE FEDERAL LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.	Amount Paid by Note.
		$	$	$
Aikins, John	Brampton	10,000	1,000	
Aikins, M. H., M.D.	Burnhamthorpe	10,000	1,000	
Austin, W. H.	Trenton	10,000	1,000	
Agar, Amos	Brampton	6,000	600	
Atherton, A. B.	Fredericton	1,000	100	
Barber, Robert	Streetsville	10,000	1,000	
Blanshard, Thos	Nelson	10,000	1,000	
Bowes, Jos. W.	Boyne	10,000	1,000	
Beatty, J. H.	Toronto	5,000	500	
Burkholder, J. G. Y.	Burlington	10,000		1,000
Brock, Rev. Thos	Paris	1,000	100	
Birks, Rev. Wm.	Holmesville	4,000	400	
Benedict, H. T.	Montreal	1,000	100	
Breden, Wm.	Kingston	5,000	500	
Brenton, John	Belleville	2,000	200	
Broddy, Sheriff	Brampton	2,000	200	
Bowes, John	Hamilton	5,000	500	
Baird, H. P.	Woodstock, N.B.	1,000	100	
Hoyd, Hon. John	St. John, N.B.	1,000	100	
Burns, Rev. A., D.D.	Hamilton	5,000	500	
Crawford, H. T.	Toronto	15,500		1,550
Coleman, Rev. Francis	Hamilton	7,000	700	
Cumming, Mrs. R. A.	Brampton	5,000	500	
Crossley, Rev. H. T.	Brantford	3,000	300	
Chisholm, W. B.	Oakville	6,000	600	
Clappison, Rev. D. C.	Brussels	2,000	200	
Cornish, Rev. G. H.	Wingham	1,000	50	
Cobb, Rev. Thos	Fingal	1,000	100	
Carson, Rev. W. W.	Hamilton	1,000	100	
Clement, Rev. Edwin	Parkdale	3,000	300	
Colling, Rev. Thos	Beamsville	2,500	250	
Chown, Edwin	Kingston	5,000	500	
Clark, R. B., M.D.	Napanee	2,500	250	
Campbell, Rev. G. M.	Woodstock, N.B.	500	50	
Campbell, Mrs. E. H.	Wellington	1,000	100	
Dexter, David	Hamilton	2,000	200	
Delong, A. M.	Lawrenceville, Que.	3,000	300	
Douglass, Rev. Dr.	Montreal	5,000	175	
Dexter, Mrs. Isabella	Hamilton	5,000	500	
Downer, W. H. N.	Glenavey, Ireland	2,000	107	93
Drysdale, W.	Montreal	2,000	200	
Dawson. H. W.	Brampton	2,000	200	
Dever, James and Patrick	Fredericton, N.B.	1,000	100	
Edwards. W. A.	Hamilton	1,000	100	
Elliott, M. M.	Brampton	5,000	500	
Evans, W. A.	Milton	1,000		
Edgecombe, F. B.	Fredericton, N.B.	1,000	100	
Fillman, Peter	Barton	10,000		1,000
Franklin, Miss S. J.	Streetsville	5,000	500	
Foster, Wm	Brampton	5,000	500	
Fleming, D. G., M.D.	Chatham	2,000	200	
Fairfield, B. C.	St. Catharines	5,000	500	
Fleck, Rev. James	Montreal	2,500	250	
Forlong, Rev. Wm.	Lachute, Que.	5,000	500	
Fisher, A. S., in trust	Clinton	5,000	500	
Foster, Prof. G. E., M.P.	Sussex, N.B.	2,000	200	
Gray, Rev. Jas.	Pt. Stanley	2,000	200	
German, Rev. J. F.	Brampton	10,000	1,000	
Galbraith, Mrs. C.	Montreal	5,000	500	

THE FEDERAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.	Amount Paid by Note.
		$	$	$
Gundy, Rev. Jas	Vienna	2,000	200	
Griffith, Rev. Thos	Brampton	2,500	250	
Goodwin, Rev. Jas	Carlisle	5,000	500	
Gaunce, W. G	Fredericton, N.B	500	50	
Gooderham, C. H	Toronto	10,000	1,000	
Hough, James	Guelph	10,000	1,000	
Hamilton Investment Company	Hamilton	10,000	1,000	
Howell, I. R	Jerseyville	10,000	1,000	
Haslett, T. C	Hamilton	20,000	1,500	
Howell, C. V	Winnipeg	2,500	250	
Howell, Nelson	Jerseyville	5,000	500	
Harris, Rev. James	Kirkton	5,000	500	
Holtby, Thomas	Brampton	5,000	500	
Henderson, Rev. W	Wyoming	500	50	
Hanson, Rev. C. A	Montreal	3,000	300	
Hall, F. A	Perth	5,000	500	
Hansford, Rev. Wm	Ottawa	10,000	1,000	
Hall, W. F	Napanee	2,500	250	
Hayden, John	Cobourg	2,500	250	
Henry, Hugh	Montreal	500	50	
Hughes, J. L	Toronto	2,000	200	
Hanson, W	Montreal	2,500	250	
Huxley, Miss Mary	Chatham	6,000	600	
Hanger, Ryland	Hydeville, U.S	5,000	500	
Hunter, William	Hamilton	3,000	300	
Henderson, Rev. W. C	St. Mary's	1,000	100	
Irwin, James	Prescott	5,000	500	
Isaac, Richard	Salmon Point	500	50	
Jarvis, R. H	Hamilton	9,000	120	780
Kerns, W., M.P.P	Burlington	15,000	1,500	
Kerns, Mrs. E	do	5,000	500	
Kettlewell, Rev. W	Ingersoll	5,000	500	
Kinghorn, Wm	Douglas, N.B	1,000	100	
Lund, Rev. Wm	Woodstock	5,000	500	
Land, J. H	Hamilton	10,000	.....	1,000
Laing, Jas	Burlington	5,000	500	
Land, Col. John	Barton	2,000	200	
Lord, James	Montreal	3,000	300	
Leitch, Rev. R. H	Foxboro'	1,000	100	
Moore, Dennis	Hamilton	10,000	1,000	
Might, Rev. S	Prescott	10,000	1,000	
Morrow, C. R	Strathallan	2,000	200	
Manly, J. G	Toronto	1,000	100	
Morris, Thos	Hamilton	1,000	100	
McCallum, Rev. J. W	Davenport	1,000	100	
McDonald, Judge	Brockville	2,500	250	
McCraney, Wm., M.P	Oakville	5,000	500	
McIntyre, Rev. C. E	Toronto	2,000	200	
McLeod, Hon. E., M P.P	St. John, N.B	2,000	200	
Neihaus, Chas	Toronto	5,000	500	
Potts, John, D.D	Montreal	10,000	1,000	
Patrick, Sheriff, Estate of	Brockville	10,000	1,000	
Pitceathly & Kelso	Belleville	2,000	200	
Raw, Robert, jun	Hamilton	10,000	.....	1,000
Russ, Rev. A. E	Simcoe	7,000	700	
Ross, Rev. J. S	Tilsonburg	2,000	200	
Reynar, Prof. A. H	Cobourg	2,500	250	
Richardson, Rev. J E.	Granby, Que	10,000	1,000	
Scott, Rev. J. G	Chatham	10,000	1,000	

THE FEDERAL—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.	Amount Paid by Note.
		$	$	$
Sutherland, Hy	Halifax, N.S	8,000	800	
Scott, Geo	St. Thomas	10,000	1,000	
Sutherland, Rev. D. G	do	10,000	1,000	
Shaw, Rev. John	Peterboro'	5,000	500	
Smith, M. S., Estate of	Brantford	5,000	500	
Shepherd, Rev. W. W	Muncey	1,000	100	
Scott, Rev. John	Leamington	1,000	100	
Smoke, S. C	Toronto	2,000	200	
Senkler, Judge	Perth	5,000	500	
Sharp, L. N., M.D	Minneapolis, Minn	1,000	100	
Stephens, Henry	Hamilton	2,000	100	
Teskey, Luke, M.D	Toronto	2,000	200	
Temple, Thomas	Fredericton, N.B	2,000	200	
Turnbull, W. W	St. John, N.B	1,000	100	
VanWart, G. W	Woodstock, N.B	1,000	100	
VanWart, Jas. A	Fredericton, N.B	2,000	200	
Wakefield, Rev. John	Melbourne, Australia	5,000	500	
Wilson, T. H., M.D	Hamilton	14,000	1,400	
Williams, Rev. W	Woodstock	15,000	1,500	
Willmott, Austin	Milton	10,000	1,000	
Willoughly, Rev. N. R	Whitby	10,000	1,000	
Whipple, E. S., in trust	Hamilton	5,000	500	
Waddell, Rev. R. H	Galt	2,000	200	
Whipple, E. S	Hamilton	2,000	200	
Watson, Rev. W. C	Waterdown	2,000	200	
Wakefield, Daniel	Washington	1,000	100	
Wakefield, Miss M	do	500	50	
Warden, Rev. R. H	Montreal	2,500	250	
Whiting, Rev. R	Waterloo, Que	10,000	1,000	
Walker, Geo. S	Brantford	3,000	300	
Wood, Josiah, M.P	Sackville, N.B	2,000	200	
Young, Fred	Toronto	1,000	25	
Young, Rev. E. R	Bowmanville	1,000	100	
	Total	700,000	62,427	6,423

THE LIFE ASSOCIATION OF CANADA.

LIST OF GUARANTORS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash and Notes
		$	$ cts.
Beardmore, W. D	Toronto	2,500	500 00
Bruce, Alexander	Hamilton	5,000	1,500 00
Cameron, H D	do	2,500	500 00
Carlyle, James	Toronto	4,000	800 00
Carey, William	Hamilton	2,500	222 43
Paid in notes			277 57
Colquhoun, E. A	Hamilton	1,000	300 00
Copp, Anthony	do	5,000	1,500 00
Duggan, R. J	do	1,000	200 00
Ellis, Jno. F	Toronto	5,000	1,000 00
Findlay, W. F	Hamilton	5,000	1,000 00
Gibson, Jno. M	do	2,500	500 00
Gibson, Elizabeth M	do	2,500	500 00
Harvey, Alexander	do	5,000	1,500 00
Harvey, Jno	do	5,000	1,500 00
Holland, Rev. Henry	St. Catharines	2,500	750 00
Hope, R. K	Hamilton	1,000	200 00
Kitson, Ernest E., in trust	do	2,500	750 00
Martin, Edward	do	8,000	1,800 00
Martin, Frederick O	do	5,000	1,500 00
Mason, John J	do	2,500	500 00
Martland, Jno	Toronto	1,000	300 00
Malloch, A. E., M.D	Hamilton	2,500	500 00
Malloch, Francis S	do	4,000	1,200 00
Moore, Dennis	do	2,500	500 00
McArthur, Duncan	Winnipeg, Man	5,000	1,500 00
McCalla, W. J	St. Catharines	5,000	1,000 00
McCalla, John	do	5,000	1,500 00
MacDonald, Walter R	Hamilton	2,500	500 00
MacDonald, Walter R., in trust	do	2,500	500 00
MacDonald, James S	Halifax	1,000	100 00
McInnes, Donald	Hamilton	5,000	1,500 00
McKelcan, Francis	do	5,000	1,500 00
McMurrich, W. B	Toronto	5,000	4,166 66
McQuesten, Isaac B	Hamilton	5,000	1,000 00
Osler, B. B	do	2,500	500 00
Osborne, William	do	5,000	500 00
Paid in notes			500 00
Osborne, Alex. B	Hamilton	1,000	100 00
Paid in notes			100 00
Osborne, Anne B., in trust	Hamilton	1,000	100 00
Paid in notes			100 00
Osborne, Sarah E	Hamilton	1,000	100 00
Paid in notes			100 00
Patton, Deborah	Toronto	5,000	1,000 00
Rae, George Martin	do	5,000	1,500 00
Ridley, Henry T., M.D	Hamilton	5,000	1,500 00
Rutherford, Andrew	do	1,000	300 00
Sandford, W. E	do	5,000	1,000 00
Stephens, Henry, in trust	do	2,000	200 00
Paid in notes			200 00
Turner, Hon. James	Hamilton	8,000	1,800 00
Turner, Alexander	do	5,000	1,500 00
Tasker, James	Montreal	5,000	500 00
Waldie, Jno	Burlington	5,000	500 00
Paid in notes			500 00
Watson, James	Hamilton	5,000	1,500 00
Williams, J. M	do	5,000	1,500 00
Williams, C. J	do	5,000	1,000 00
Wood, Andrew T	do	5,000	1,500 00
Woolverton, Algernon	do	2,500	750 00
Total		200,000	51,916 66

NORTH AMERICAN LIFE ASSURANCE COMPANY.

LIST OF GUARANTORS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Hon. G. W. Allan	Toronto	2,000	400
Wm. Alexander	do	7,000	1,400
J. L. Blaikie	do	10,000	2,000
J. L. Blaikie, in trust	do	14,000	2,800
John Burns	do	2,000	400
Hon. Edward Blake	do	10,000	2,000
Hon. Isaac Burpee	St. John, N.B.	5,000	1,000
William Bell	Guelph	5,000	1,000
A. H. Campbell	Toronto	2,000	400
H. H. Cook	do	10,000	2,000
J. Carruthers	Kingston	2,000	400
B. Cronyn	London	1,000	200
Hon. L. H. Davies, Q.C.	Charlottetown, P.E.I.	7,000	1,400
William Gordon	Toronto	2,000	400
Edward Gurney, jun.	do	2,000	400
A. Gunn	Kingston	2,000	400
Sir R. J. Cartwright, M.P.	do	2,000	400
James Carlyle, M.D.	Toronto	6,000	1,200
B. B. Hughes	do	2,000	400
Hon. A. G. Jones	Halifax, N.S.	2,000	400
J. K. Kerr, Q.C.	Toronto	17,000	3,400
J. N. Lake	do	2,000	400
J. N. Lake, in trust	do	5,000	1,000
William D. Lovitt	Yarmouth, N.S	10,000	2,000
Hon. Alex. Morris, M.P.P.	Toronto	5,000	1,000
B. Morton	do	1,000	200
E. A. Meredith, L.L.D	Rosedale	2,000	400
J. Morison	Toronto	7,000	1,400
Hon. O. Mowat, M.P.P.	do	2,000	400
W. R. Meredith, M.P.P.	London	2,000	200
Hon. D. A. Macdonald	Montreal	10,000	2,000
Hon. A. Mackenzie, M.P.	Toronto	15,000	3,000
Hon. A. Mackenzie, in trust	do	5,000	1,200
Wm. McCabe	do	22,000	4,400
Wm. McCabe, in trust	do	5,000	1,000
Hugh Mackay	Montreal	2,000	400
Hugh McLennan	do	2,000	400
D. McCrae	Guelph	2,000	400
W. Maclean, in trust	Toronto	16,000	3,200
Andrew Robertson	Montreal	10,000	2,000
Dr. L. W. Smith	Toronto	10,000	2,000
James Scott	do	10,000	2,000
G. H. Starr	Halifax, N.S.	2,000	400
Sir Albert J. Smith	Dorchester, N.B.	7,000	1,400
Dr. Thorburn	Toronto	10,000	2,000
Hon. J. R. Thibaudeau	Montreal	2,000	400
W. E. Wellington	Toronto	5,000	1,000
D. D. Wilson	Seaforth	2,000	400
Annie Willett	Yarmouth, N.S.	5,000	1,000
Geo. P. Young, M.A.	Toronto	10,000	2,000
Total		300,000	60,000

QUEBEC FIRE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Anderson, Mrs. E. G	Quebec	540	240
Auld, Miss Sarah Jane	do	225	100
Alford, George	do	2,700	1,200
Austin, Mrs. Widow F. F	do	900	400
Alleyn, Hon. C	do	810	360
Auclair, Rev. Joseph	do	1,800	800
Angers, Mde. L. P	Montreal	270	120
Angers, Hon. A. R	Quebec	450	200
Auld, Joseph	do	135	60
Billingsley, F	do	225	100
Burke, Wm. T., Heirs by J. Horan, Atty		1,710	380
Beaubien, Pierre	Montreal	810	360
Burke, E. C	Quebec	180	80
Bardy, Mrs. M. S. Lefebvre	do	450	200
Bolduc, Henri	do	900	400
Brown, W. P., Executrix of the late	England	2,700	1,200
Brousseau, Mrs. M. M. D	Quebec	450	200
Bilodeau, Louis	do	6,480	2,880
Boyce, J. G	do	900	400
Baldwin, Dame M. A. G	do	45	20
Champion, C. P	do	180	80
Cowan, Elizabeth and William	do	630	280
Cowan, Wm	do	2,160	960
Crawford, Mrs. Margaret	do	1,125	500
Clapham, Mrs. Leonora	do	1,530	680
Campbell, W. D	do	45	20
Casgrain, P. B	do	2,340	1,040
Clapham, J. Greaves	do	6,930	3,080
Carrier, Mme. Henriette	do	270	120
Collége Ste. Anne	Ste. Anne de la Pocatière	450	200
Cannon, E. G	Quebec	1,350	600
Cary, Thos. A	Sandwich	900	400
Cary, Miss Elizabeth Rebecca	do	1,170	520
Cazeau, Vincent	Quebec	90	40
Campbell, Mrs. Isabella Jane	do	900	400
Corporation du Precieux Sang, St. Hyacinthe	St. Hyacinthe	90	40
Cream, Wm	Quebec	900	400
Campbell, W. D., Usufructuary	do	90	40
Corporation Archi-Episcopale, F. M	do	675	300
Carrel, James	do	450	200
Chambers, E. T. D	do	45	20
Caisse d'Economie, N.D	do	3,420	1,520
Dugal, Dlles. Emélie, Caroline and Cécile	do	180	80
Donohue, Miss Ellen, Heirs	do	1,620	720
De Bonne, E. M., Heirs of the late	Beauport	450	200
Dean, A. L	Quebec	225	100
DeFoy, François, Executors of the late	do	630	280
Dickson, James, Executrix of the late	Montreal	900	400
De Blois, E. J	Quebec	270	120
De Blois, P. A	do	360	160
Davies, W. H. A., Executrix of the late	Montreal	90	40
Doucet, Rev. N	Quebec	900	400
Douglass, Mrs. Charlotte, Heirs	do	180	80
Dugal, F. D	do	1,350	600
Derousselle, Alexis, Executor of the late	Beauport	90	40
D'Eschambault, Mde. Esther	Quebec	450	200
Dupont, William	do	495	220
Dean, A. L., G. and E. M	do	2,250	1,000

QUEBEC FIRE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Dynes, Joseph	Quebec	135	60
Drum, Isaac, Estate	do	45	20
Drum, Wm., Estate Executors	do	225	100
De Lille, F	do	315	140
Dean, W. R	do	2,250	1,000
Drummond, Dame M. A	Montreal	45	20
Dumoulin, P. B	Quebec	225	100
Fraser, Hon. John, Heirs	do	900	400
Fisher, Mrs. Louisa	do	90	40
Fabrique St. Roch	do	720	320
Frémont, Mde. C. P	do	360	160
Frémont, Mde. C. P., Executrix	do	90	40
Frémont, Jules Taschereau	do	90	40
Grant, Mrs. T. H	England	90	40
Goodwin, Mrs. Emma	do	810	360
Gale, Mrs. B	Quebec	180	80
Gibb, James	do	1,890	840
George, Miss Elizabeth	do	450	200
Grenier, Mrs. J. O., Heirs	do	180	80
Gibb & Ross	do	1,350	600
Gingras, J. E., Executrix of the late	do	90	40
Grassett, Mrs. S. M	Toronto	630	280
Gravel, J. A	Montreal	630	280
Gourdeau, François	Quebec	900	400
Garneau & Frère	do	1,170	520
Gibsone, Widow G. F	do	990	440
Gourdeau, Felix	do	270	120
Healey, Miss Annie	do	135	60
Heath, Miss Emilie	Isle Verte	270	120
Hawtayne, W. H	England	1,350	600
Huot, Philippe	Quebec	1,710	760
Hall, H. E	do	90	40
Henderson, John	Montreal	1,170	520
Hossack, G. C	Quebec	450	200
Hardy, Joseph	do	450	200
Hunt, James, Executors of the late	do	3,420	1,520
Hamel, Théophile, Executrix of the late	do	450	200
Hamilton, Robert C	do	180	80
Hamel, Abraham	do	180	80
Hooks, Isaac	do	270	120
Hardy, A. P	Ste. Anne de la Pérade	270	120
Hardy, M. G	Champlain	540	240
Hardy, David	do	270	120
Hardy, Joseph L	Grondines	720	320
Hardy, Siméon	Quebec	6,750	3,000
Hudon, Théophile, Heirs	do	990	440
Herring, William	do	4,500	2,000
Hamilton, Robt	do	720	320
Hamilton, Hon. John	Montreal	630	280
Herring, Wm., in trust	Quebec	810	360
Hamilton, Charles C	do	270	120
Heath, W. A., Curator	Isle Verte	540	240
Heath, W. A	do	270	120
Hunt, Arthur F	Quebec	585	260
Hunt, Herbert F	do	180	80
Hunt, Fredk. F	do	180	80
Hamilton, Mrs. G. W	do	180	80
Healey, Miss Louisa	do	45	20
Hunt, A. F., for self and co-heirs	do	2,790	1,240

QUEBEC FIRE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
			$
Irish Protestant B. Society	Quebec	540	240
Joseph, Abraham	do	5,310	2,360
Joseph, Andrew	do	450	200
Jackson, Mrs. Elizabeth	do	135	60
Jones, Edwin	do	3,870	1,720
Jourdain, A	do	1,350	600
Jones, Mrs. M. A	do	1,890	840
Jobin, Elie	do	135	60
Kerr & Molson, Trustees	Montreal	360	160
Langevin, Ed. T	Ottawa	270	120
Le Boutillier, Mrs. George *et al*	Percé	135	30
Le Boutillier, Philippe	Gaspé	135	60
Laurie, Duncan	Quebec	1,125	500
LaRue, S. V	St. Charles	900	400
Le Boutillier, Horatio	Gaspé	270	120
Lambly, W. H	Inverness	360	160
Lelièvre, S., Executors of the late	Quebec	270	120
Logie, Mrs. Sarah, Heirs	Rimouski	180	80
Lengevin, Jean, Right Rev. Bishop	Quebec	270	120
Langevin, Sir H. L., C.B., K.C.M.G	do	2,970	1,320
Langevin, Rev. E	Rimouski	270	120
Langlois, Jean	Quebec	1,530	680
LeMoine, Alexander, Heirs	do	450	200
Légaré, Rev. A. J	do	630	280
Langlois, C. B	do	1,620	720
Lacroix, Edouard	do	3,285	1,460
Lindsay, Mrs. E. L	Paspebiac	1,890	840
Langlois, Euzèbe	Quebec	225	100
Lépine, Louis	do	225	100
Léonard, B	do	225	100
Légaré, J. A	do	90	40
Mathieu, Marcel, Heirs	do	900	400
Machin, Miss E. M	do	180	80
Machin, Miss H. J	do	180	80
Massue, L. H., *en usufruit*	Varennes	1,800	800
Molson, John, Tutor	Montreal	360	160
Montizambert, Mrs. Frederick	Quebec	1,395	620
Montizambert, Mrs. S., Heirs	do	360	160
Mountain, Mrs. C. S	England	630	280
Moore, William	New Jersey	1,800	800
Moore, Samuel	Quebec	360	160
McLimont, William	do	1,800	800
McLimont, J. C	do	450	200
Morgan, Terence, Legatees	Ireland	1,350	300
Monier, Mad. Malvina	Quebec	270	120
Marcotte, Mad. Cécile	do	270	120
Molson, William, Executors of the late	Montreal	1,170	520
MacNider & Co., Jas	Quebec	2,475	1,100
Marcoux, Rev. J. E	do	135	60
Marcoux, H. J	do	1,125	500
Mitchell, Mrs. Robert	England	45	20
McLimont, Miss Anna F., *enusufruit*	Quebec	900	400
Marois, Rev. C. A	do	495	220
Molson, Jos. D., Tutor	Montreal	270	120
Molson & Crawford, Trustees	do	360	160
Molson, Alex., Tutor	do	360	80
Maclaren, W. H	Quebec	450	200
Norris, Thomas, Heirs	do	1,440	640
O'Connor, C. R	do	180	80

QUEBEC FIRE ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Ostell, Mrs. M. E	Montreal	270	120
Orkney, J. T	Quebec	2,430	1,080
O'Donohoe, John	do	1,800	800
Oliver, Frederick, Heirs	do	180	80
Pozer, M. M	Beauce	450	200
Phillips, Miss M C	Quebec	630	280
Perreault, Mde. M. S	Montreal	360	160
Patterson, P., Executors of the late	Quebec	1,980	880
Patton, Mrs Mary	do	180	80
Parke, Mrs. Jos	do	360	160
Pelletier, Hon. C. A. P	do	810	360
Pozer, Mrs. Ann	Beauce	180	80
Poston, William, Executors of the late	Quebec	1,260	560
Paquet, Mad. Reine	Montreal	270	120
Pentland & Young, Trustees	Quebec	360	160
Paradis, L. L	do	180	80
Pampalon, Thomas	do	90	40
Parke, Mrs. Sarah H. M	do	180	80
Prévost, Mad. Ve. Louis	do	180	80
Paquet, Hon. E. T	do	900	400
Pinsonnault, Dame Cécile	Montreal	45	20
Rousseau, Dr. E., Heirs	Quebec	1,080	480
Romain, François, Executrix of the late	do	450	200
Renfrew, George R	do	4,500	2,000
Robitaille, Dr. Olivier	do	990	440
Ross, Hon. Jas. G	do	1,080	480
Rochette, Olivier	do	405	180
Shaw, Miss Emeline	do	900	400
Société Ecclésiastique de St. Joseph	do	180	80
Stuart, Mrs. M. B	do	5,850	2,600
Simons, William	do	90	40
Sewell, Rev. E. W	do	1,260	560
Smith, Geo., Heirs of the late	Montreal	900	200
Stevenson, M., Tutor to his minor children	Quebec	180	80
Shaw, Samuel J	do	855	380
St. Michel, Charles	do	270	120
Scott, W. W., Executors of the late	do	540	240
Simons, John	do	2,070	920
Simons, Archibald	do	180	80
Slous, J	Gaspé	450	200
Scott, E. B	Quebec	270	120
Sœur de la Nativité de Jésus, Montreal	Montreal	45	20
Samson, Charles	Quebec	450	200
Thomson, Jas. Philip	do	315	140
Têtu, Rev. H	do	360	160
Têtu, Vital, Heirs	do	3,780	1,680
Tessier, Hon. U. J	do	180	80
Tremblay, Mrs. Widow P. A	do	900	400
Thibault, Louis	Levis	270	120
Tessier, Cyrille	Quebec	270	120
Taylor, Mrs. Sarah	Montreal	720	320
Tessier, Félix	Quebec	540	240
Taschereau, Mde. T. J	do	900	400
Turcotte, Nazaire	do	1,440	640
Temple, E. B	Toronto	180	80
Thomson, T. Henry, in trust	Quebec	1,530	680
Tourangeau, Mde. V. A. J	do	90	40
Vallée, Prudent, Estate	do	1,890	840
Vocelle, Oliver	do	270	120

QUEBEC FIRE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Vézina, F. R. A., in trust	Quebec	2,070	920
Vézina, Ludger, Heirs	do	720	320
Vézina, Jos. Nap	do	450	200
Withall, W. J	Montreal	7,740	3,440
White, William	Quebec	1,080	480
Whitehead & Turner	do	630	280
Walker, Miss Helen Filmer	do	1,395	620
Young, D. D., Executors of the late	do	2,070	920
Yule, William, Executors of the late	Montreal	900	400
	Total	225,000	99,010

ROYAL CANADIAN INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Alexander, Chas	Montreal	600	390
Archer, Joseph	Quebec	300	195
Archer & Co	do	300	195
Audet, Rev. Pierre	St. Fabien	100	65
Audet, Nicodème	St. Anselme	800	520
Atwater, A. W	Montreal	10,000	6,500
Archer, Robert	do	16,300	10,595
Auld. Dr. Chas	do	200	130
Akerley, S. A	Fredericton, N.B	6,700	4,355
Atherton, A. B	do	600	390
Archer, Robt., in trust	Montreal	16,900	10,985
Barsalou, Erasme	do	600	390
Bate, C. T	Ottawa	600	390
Brown, M. S	Halifax	3,000	1,950
Benny, Robt	Montreal	600	390
Beaupré, A	Ste. Elizabeth	900	585
Bernard, J. M	Cap Santé	300	195
Bethune, Rev. C. J. L	Port Hope	600	390
Bélanger, A	St. Hugues	300	195
Blacke & Locke	Montreal	600	390
Boulet, Odilon	Quebec	300	195
Bossé, J. G	do	300	195
Boulet, Dr. S	Joliette	600	390
Browne & Co., J	Kingston	600	390
Britton, B. M	do	800	520
Bramley, Mrs. C	Sorel	1,200	780
Burns, K. F	Bathurst, N B	300	195
Bell, Samuel	Montreal	3,000	1,900
Bourget, Rev. J. B	St. Janvier, P.Q	300	195
Belleau, Mrs. E	Cap St. Ignace	100	65
Black, M. P	Halifax	5,800	3,770
Buchanan, Thos.	Montreal	700	455
Boucher, Jean	St. Charles, Bellechasse	1,500	975
Bruneau, P. A. C	Sorel	300	195
Bell, A. Wilson	Carleton Place	700	455
Blyth, G. R	Ottawa	200	130
Sr. St. Patrice, Executrix	Matane	500	325
Barsalou, Chas	Montreal	1,200	780
Blaniff, John, Estate, deceased	St. Stephen, N.B	300	195
Bilodeau, Anselme	St. Charles	300	195
Beaubien, L. A., Estate late	Cap St. Ignace	200	130
Blouin, Joseph	St. Jean, Port Joli	200	130
Benjamin, L. A	Montreal	1,000	650
Bertram, John	Peterboro'	300	195
Bradburn, T	do	300	195
Bertrand & Brochu	Lévis	600	390
Babcock, Michael	Montreal	600	390
Bellefeuille, P	Sorel	600	390
Bienvenu, Chas	Montreal	100	65
Benoit, F	do	300	195
Baird, Alex., in trust	do	39,900	25,935
Bressé, G	Quebec	600	390
Carsley, S	Montreal	900	585
Cameron, John	Peterboro'	600	390
Carlisle, Henry, Estate of	St. Catharines	600	390
Cahill, Michael	St. George, Beauce	200	130
Collége Ste. Anne	Ste. Anne de la Pocatière	300	195
Carrière, Mrs. M. A	Quebec	600	520
Cayer, Alexis	St. Raymond	200	390

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Chapleau, E. J	St. Paschal	300	195
Cliff, G. A	Fredericton, N.B	800	520
Costello, P., Estate of	Montreal	600	390
Coghlin, Mrs. L. A	do	600	390
Cockshutt, Ignatius	Brantford	600	390
Cormack, James	Guelph	600	390
Cahill, E. J	Jersey Mill, Co. Beauce	200	130
Claxton, T. J	Montreal	200	130
Cummings, Jas	Lyn	600	390
Cochrane, Hon. M. H	Compton	2,800	1,820
Cole, Frederick	Montreal	3,300	2,145
Caron, Grégoire	St. Aubert	300	195
Craig, Mrs J. L	Montreal	700	455
Clendinning, Wm	do	600	390
Collin, Rev. C	St. Lin	300	195
Carruthers, John	Kingston	1,600	560
Carruthers, J. B	do	1,300	845
Cadieux, H. C	Montreal	100	65
Collard, Joseph	Malbaie	1,200	780
Carrière, J. B	St. Anselme	1,200	780
Cliff, N. A	Fredericton, N.B	700	455
Côté, Samuel	Rimouski	200	130
Crossen, James	Cobourg	300	195
Couture, G. & E	Lévis	600	390
Cassils, John	Montreal	14,700	15,555
Campbell, Wm., Heirs of	do	3,000	1,950
Cassils, Charles	do	258,100	167,765
Claxton, F. J	do	100	65
Campbell, & Co, K	do	300	195
Cassils, Stinson & Co	do	300	195
Dalziel, Mary Ann	St. Thomas, Montmagny	200	130
Dever Bros	Fredericton, N.B	900	585
Donnelly, James	Montreal	600	390
Dunn, J. L	St. John, N.B	600	390
Dundas, J. R	Lindsay	600	390
Duffus, John	Halifax	4,400	2,860
Dupuis, J. B	St. Roch des Aulnets	300	195
Dupuis, Auguste	do	300	195
Dubé, Pierre	St. Jean Port Joli	300	195
Duguay, Olympe	Terrebonne	600	390
Desmarais, Hegissipe	St. Marc	300	195
Dubord, Alphonse	Trois Rivières	1,200	780
Devins, R J	Montreal	3,700	2,405
Dionne, Elisée	Ste. Anne de la Pocatière	1,700	1,105
Delage, Rev. F. X	L'Islet	300	195
Dumas, Arthur	Terrebonne	1,800	1,170
Dalzeil, Delle. Alvine	St. Thomas, Montmagny	100	65
Doran, M	Kingston	2,900	1,885
Duval, L. Z	St. Jean Port Joli	300	195
Dufault, E	Ste. Hélène, Bagot	300	195
Demers, George	Hochelaga	600	390
Duffus, Wm	Halifax	4,800	3,120
Devins, Mrs. R. J	Montreal	3,000	1,950
Dion, L., in trust for L. Dion, jun	Rimouski	1,200	780
Darling, Wm	Montreal	1,500	975
Drolet, Pierre	St. Charles, Bellechasse	100	65
Dobson, John	Lindsay	300	195
Dupuis, L. C	St. Thomas, Montmagny	100	65
Delisle, Jean	St. Jean, Ile d'Orléans	400	260

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Denis, D	St. Simon	300	195
Davison, Jas	Montreal	200	130
Donavan, T. J	Stanfold	1,000	650
Drapeau, Rev. J. O	St. Ulric	300	195
Elliott, F. C	Halifax	1,800	1,170
Eaton, H. F	St. Stephen, N B	900	585
Elder, Wm	St. John, N.B.	300	195
Evans, Mercer & Co	Montreal	600	390
Ewing, S. H. & A. S	do	600	390
Evans, W. S	do	6,700	4,355
Evans, J. S	do	8,300	5,395
Edgar, Frank	do	1,700	1,105
Esson, G., Jr	Halifax	1,000	715
Esson, Wm	do	2,300	1,495
Exchange Bank Liquidators	Montreal	600	395
Fairgriève, J. B	Hamilton	800	520
Foley, M. S	Montreal	200	130
Foster, A. J	Stanstead	300	195
Foster, Stephen	Rock Island	300	195
Fortin, Irène	Quebec	300	195
Fortier, Achille	Ste. Marie, Beauce	500	325
Foisy, Théodule	Lévis	600	390
Fulford, J. H	Brockville	600	390
Fogarty Bros	Montreal	200	130
Fortin, Nestor	Cap St. Ignace	700	455
Frenette, Delle. Celina	L'Islet	1,700	1,105
Faucher, O	Montreal	1,200	780
Fitzsimmons, R	Brockville	1,200	780
Fortin, Théodore	Quebec	1,800	1,170
Gamache, Solyme	Cap St. Ignace	300	195
Gauthier, Thomas	Montreal	300	195
Gagnon, F. X	St. Raphaël	300	195
Genest, L. T	St. Henri	300	195
Green & Sons	Montreal	300	195
Gravel, J. A	do	600	390
Grafton, J. B & J. S	Dundas	300	195
Globensky, C. A. M	St. Eustache	2,500	1,625
Gingras, Rev. J. N	St. Gervais	100	65
Gilmour, Allan	Ottawa	1,700	1,105
Gunn, Alex	Kingston	2,900	1,885
Grenier, J. B., Estate of	St. Henri	100	65
Gagnon, Michel	Trois Saumons	200	130
Geoffrion, C. A	Montreal	1,000	650
Greenshields, J. A	do	6,200	4,030
Gagnon, Nazaire	Champlain	600	390
Gould, Joseph	Montreal	600	390
Gould & Sons, Ira	do	1,500	975
Gaboury, Aug	Quebec	600	390
Gildersleeve, C. F	Kingston	3,700	2,405
Gravel Frères	Montreal	1,800	1,170
Gouin, A. N	Sorel	1,200	780
Gilmar, E. F	Woodstock, Con	2,800	1,820
Green, John	London	300	195
Hatch, H	Guelph	600	390
Hall, Richard	Peterboro'	600	390
Heyd, C. B	Brantford	600	390
Hodgson, Jonathan	Montreal	26,100	16,965
Hodgson, J. C	do	35,000	22,750
Hodgson, T. E	do	39,400	25,616

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Higginson, J. G	Hawkesbury	10,000	6,500
Hudon, Rev. J	St. Philippe de Néri	600	390
Hedge, H., Estate late	Montreal	3,300	2,145
Herman & Co., M	do	4,600	2,990
Haynes, D. C, Estate	St. Catharines	400	260
Hearle, J. G	Montreal	300	195
Hudon, Théophile	Quebec	600	390
Howley, James	Montreal	300	195
Higginson, A. T	do	10,000	6,500
Jalbert, Jos. E	Cap St Ignace	200	130
Jardine & Co	St. John, N.B	600	390
Jaffray, Rev. Wm	do	300	195
Joyce, Alfred	Montreal	600	390
Jones, D. B	Brockville	600	390
Jones, S	Hamilton	900	585
Johnston, E. R	Stanstead	300	195
Jackson, Lt-Col. W. H	Brockville	1,100	715
Jones, A. G	Halifax	1,400	910
Jeffrey, Wm	Stratford	600	390
Jenkins, R	Toronto	600	390
Julien, Ls	Ste. Jeanne de Neuville	300	195
Kerry, John	Montreal	3,000	2,600
Kerr, W. M	do	100	65
Katham, C. H	Rock Island	300	195
Kenny, T. E	Halifax	5,800	3,770
Keith, D. S	Toronto	1,600	1,040
Labrie, Alfred	St. Charles de Bellechasse	500	325
Leeming, H. B	Brantford	300	195
Lemay, Mrs. V.	St. Martin	300	195
Larue, S. V	Assomption, McNider	300	195
Larkin, P	St. Catharines	1,600	1,040
Lévesque, Dame G	Montreal	600	390
Légaré, Rev. A. J. J	Ste. Croix	300	195
Lemieux, Edouard	Quebec	100	65
Lemieux, Joachim	Ste. Marie de la Beauce	300	195
Lemieux & Dallaire	do	300	195
Lemont & Son	Fredericton, N.B	300	195
Liggett & Hamilton	Montreal	300	195
Lyman, B., Estate	do	800	520
Labbé, Dame J. O	Quebec	500	325
Lester, Thomas	Township of Seneca	700	455
Lewis, W. J	Halifax	4,600	2,990
Larochelle, A	Quebec	100	65
Lindsay, Wm	Woodstock, N.B	200	130
Laberge, Joseph	St. Thomas de Montmagny	300	195
Labrecque, G	Beaumont	200	130
Larochelle, P. E., Estate	Rivière du Loup	300	195
Linton, James	Montreal	1,100	715
Leslie, John	Ottawa	300	195
Lefebvre, Leonard	Quebec	300	195
Lawrence, J. & G	St. John, N.B	300	195
Langlois, Daniel	Windsor	100	65
La Banque du Peuple	Montreal	130,000	84,500
More, W. S., Estate	Halifax	1,400	910
Mackay, Hugh	Montreal	18,000	11,700
Matthews, F. B	do	600	390
Martin, Aug	St Paschal	200	130
Martel, Rev. L. A	St. Joseph de la Beauce	200	130
Mitchell, J. Scott	Halifax	400	260

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Moss, G. W.	Montreal	16,300	10,595
Morton, Phillips & Bulmer	do	600	390
Morton, J. Y	Brantford	600	390
Mussen, Thos	Montreal	600	390
Marnette, Dr. J	St. Thomas de Montmagny	200	130
MacNee, Jas., Estate late	Kingston	2,900	1,885
Merritt T. R.	St. Catharines	1,200	780
Manning, M. J.	Windsor	1,100	715
Manuel, John	Ottawa	200	130
Mulligan, John	Port Hope	1,700	1,105
Maguire, Bernard	Montreal	1,200	780
Murphy, J. B.	Kingston	400	260
Mallory, Ira	Mallorytown	700	455
Murchie, James	St. Stephen, N.B.	1,200	780
Miville, Alfred	St. Roch des Aulnets	100	65
Musgrove, J. M.	Ottawa	600	390
Moody, M., sen.	Terrebonne	6,300	4,095
Moody, Mrs. A. H.	do	600	390
Michaud, J. B.	Lévis	300	195
Mitchell, Robert	Montreal	600	390
Morgan, Jas.	Sorel	800	520
Morgan, J. T. P.	do	200	130
Mullin, John	do	300	195
Martin, E. O.	Rimouski	100	65
Mackenzie, Wm.	Montreal	1,700	1,105
Mowat, D.	Shoal Lake, Man	100	65
Muckleston, & Co., J.	Kingston	600	390
Macintosh, J. C.	Halifax	3,300	2,145
McConkey, T. L.	Montreal	1,600	1,040
McCarthy, D. and J.	Sorel	5,000	3,250
McCormick & Son, H., Estate of	Ottawa	600	390
McCullough, H., & H. A.	St. John, N.B.	600	390
McCullough, H., Estate of	do	300	195
McKenzie, T.	Sorel	600	390
McKay, Thos	Ottawa	600	390
McKechnie & Bertram	Hamilton	600	390
McLachlan Bros. & Co.	Montreal	600	390
McLennan, Donald	Port Hope	600	390
McCarthy, Miss C. E.	Sorel	1,700	1,105
McIntyre, Duncan	Montreal	21,900	14,234
McCallum, & Son, P.	Cobourg	3.000	1,950
McKenzie, M.	Montreal	3,300	2,145
Mitchell, Hon. P.	do	10,300	6,695
Moss, S. H. & J.	do	400	260
McKelvey & Birch	Kingston	500	325
McRay, Finlay A.	Montreal	900	585
McCarthy, H. F.	Ottawa	200	130
McIntyre, W. C.	Montreal	6,900	4,455
McIntyre, John M.	do	1,500	975
McNamee, F. B.	do	600	390
McDougall, Jas.	do	1,700	1,105
McLaren, John C.	do	1,500	1,325
McDougall, T., in trust	do	120,000	78,000
McIntosh, W. J.	London	1,000	650
Nells, Jas.	Brantford	3,000	1,950
Normand, George	L'Ile aux Grues	700	455
Needer & Sadler	Lindsay	700	455
Nicholls & Hall	Peterboro'	2,900	1,885
Nealis, S.	Fredericton, N.B.	300	195

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Norris, Jas.	St. Catharines	3,000	1,950
O'Brien, Wm.	Montreal	16,100	10,465
Ouellet, Magloire	St. François, Beauce	600	390
Ostell, John	Montreal	10,400	6,760
Ogilvy, J. A.	do	1,400	910
O'Cain, James	St. Johns	300	195
Olivier, W. H.	Elora, Ont	700	1,105
Olone, James	Ottawa	200	130
O'Shaughnessy, M. & D.	Montreal	900	585
O'Brien, Mrs. A.	do	10,000	6,500
Papineau, A. C.	do	1,000	650
Paradis, Rev. J. F.	St. Raphaël	100	65
Pillow, Hersey & Co	Montreal	600	390
Pelletier, J. P.	Matane	600	390
Pelletier, C. A. P.	Quebec	600	390
Peddie, J. W.	Winnipeg	600	390
Pollock, J. M.	Montreal	600	390
Porter, G. M.	St. Stephen, N.B	300	195
Price, J. Evan	Quebec	600	390
Peardon, Wm.	Montreal	1,700	1,100
Pacaud, E. L.	Arthabaska	100	65
Peck, Benny & Co.	Montreal	1,500	1,325
Pacaud, G. J.	Stanfold	1,200	780
Pelletier, A. V.	Ste. Marie, Beauce	100	65
Parent, C. H.	Montreal	100	65
Poulin, E.	St. George	100	65
Parent, C. F.	Rimouski	300	195
Pomroy, B., Estate of late	Compton	300	195
Pozer, D. G.	St. George, Beauce	400	260
Price, G. R.	St. John, N.B.	200	130
Patton, Mrs. S.	Montmagny	300	195
Quinn, Wm. H.	Fredericton, N.B.	600	390
Quinn, Mary	do	600	390
Quay, Wm.	Port Hope	1,300	
Roy, Thos	Quebec	200	130
Russell, Forbes & Co.	Ottawa	600	390
Robinson, Morris	St. John, N.B.	1,200	780
Richard, George	St. Pascal	600	390
Richard, Gregoire	Cap Santé	300	195
Robertson, Andrew	Montreal	18,400	11,960
Roy, Saluste	St. Jean Port Joli	200	130
Roy, Ferdinand	St. Raphaël	200	130
Robinson, George	London	300	195
Robinson, Isaac	Peterboro'	300	195
Rosamond, B.	Almonte	600	390
Robinson, Robert	St. Andrews, N B.	300	195
Russell, J. W	Ottawa	600	390
Reid, Wm.	Montreal	600	390
Renouf, C	Trois Pistoles	600	390
Robertson, J. B.	Montreal	10,000	6,500
Robertson, Alex.	do	10,000	6,500
Ross, Capt. Wm	do	700	455
Robertson, G. R	do	18,700	12,155
Read, A. J.	do	1,700	1,105
Rose, R. M	Kingston	200	130
Robertson, James	Montreal	4,900	3,640
Rees, D J	do	1,200	780
Roy, O	Quebec	600	390
Rioux, Eloi	Trois Pistoles	600	390
Ritchie, T. A	Halifax	3,400	2,210

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Rutherford, John	Halifax	1,700	1,105
Richard, F	Cap Santé	200	130
Robinson, T. B	St. John, N.B	1,200	780
Rhodes, Col	Quebec	100	65
Ross, P. S	Montreal	5,400	3,510
Reid & Co., W. J	London	200	130
Reinhart, Mrs. G	New York	6,700	4,355
Robertson, J. A	Montreal	10,000	6,500
Ross, Lewis	Port Hope	1,500	975
Sawyer & Co., L. D	Hamilton	600	390
Sarrasin, Hercule	St. Elizabeth	300	195
Scanlan, Mrs. T	Montreal	600	390
Schiller, C. E	do	600	390
Schofield, W. A	Brockville	600	390
Seifert, G	Quebec	300	195
Sharkey, O	Fredericton, N.B	300	195
Smith, Wm	Montreal	95,800	62,270
Stewart, D. S	St. John, N.B	300	195
Stewart, John	do	600	390
Summer, G	Montreal	600	390
Stafford, H. F	do	100	65
Stinson, Mrs M. M	do	3,400	2,210
Stewart, James	do	100	65
Sutton, Thomas	do	1,200	780
Shearer, James	do	2,900	1,885
Strachan, W	do	300	195
Sisè, C. F	do	10,000	6,500
Savage & Son, A	do	1,200	780
Slater, G. T	do	500	325
Shonys, S. H	Melbourne, Que	200	130
Sincennes, J. B	Montreal	200	130
Stagg, John	Brockville	300	195
Schmouth, J. D	Ste. Anne de la Pocatière	100	65
Stevens, Darwin	Hawkesbury	2,500	1,625
Stevenson, B. R	St. Andrews, N.B	100	65
Saucier, Antoine	Maskinongé	300	195
Talbot, J. A	Trois Pistoles	300	195
Thompson, John	Montreal	600	390
Todd, W. H	St. Stephen, N.B	600	390
Todd, F. H	do	2,400	1,560
Trudel, Rev. Chas	Ste. Anne de la Pocatière	300	195
Turnbull & Co	St. John, N.B.	600	390
Thibaudeau, Hon. I	Quebec	2,300	1,495
Turner, James	Hamilton	1,700	1,105
Thibaudeau, Hon. J. R	Montreal	55,100	35,815
Turner, Alex	Hamilton	1,700	1,105
Tillson, E. D	Tilsonburg	1,200	780
Them, Alex	Quebec	100	65
Tessier, Mrs. A. E	St. Jean Port Joli	300	195
Todd, E. T	St. Stephen, N.B	600	390
Tessier, U	Quebec	1,700	1,105
Turcotte, J. U	Montreal	600	390
Verrault, P. G	St. Jean Port Joli	300	195
Vadeboncœur, Ed	Quebec	200	130
Voyer, Henry	Stanfold	200	130
Vezina, A. & J	Quebec	300	195
Vézina, Z	St. Joseph de la Beauce	300	195
Watt, A., Estate late	Montreal	100	65
Wait, George	do	600	390

ROYAL CANADIAN INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Wiseman, Thos	Mile End	300	195
Wilmot, E. H	Fredericton, N.B	600	390
Wulff & Co	Montreal	900	585
Williams, Mills	do	1,200	780
White, S. P	Kingston	200	170
Wilkes, Miss A	Brantford	4,700	2,925
Ward, H. A	Port Hope	1,500	975
Wilkes, G. H	Brantford	1,400	910
Waterous, C. H	do	7,800	5,070
Waterous, A. T	do	1,300	845
Wilson, Z	Ottawa	200	130
Watson & Co., John	Montreal	1,500	975
White, Richard	do	800	520
Wilson, J. T	do	15,000	9,750
Weaver, A. O	do	25,500	16,575
Wough, Wm	do	200	130
Wright & Durant	London	200	130
Yates, H., Estate late	Kingston	1,800	1,170
Gagnon, A., in trust	Montreal	15,900	10,835
Gagnon, A., in trust	do	1,300	845
Jamieson, R. C., in trust	do	80,000	52,000
McDougall Bros	do	38,800	25,220
Innes, Robert	Peterboro'	600	390
Chabot, Jos	St. Charles	100	65
McNally, J. G	Fredericton, N.B	300	195
Jamieson, R. C	Montreal	81,000	52,650
Total		1,720,000	1,118,000

ROYAL CANADIAN INSURANCE COMPANY—*Concluded.*

SHAREHOLDERS HAVING PAID 60 PER CENT.

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			$
Adams, J	St. John, N.B	3	180
Bastien, A	Montreal	7	420
Beaulieu, J. B	Lévis	3	180
Brown, C	Minneapolis	4	240
Chauvin, A. T	Montreal	3	180
Couture, G	Quebec	1	60
Desilets, P. O	Three Rivers	16	960
Dostaler, O	St. Maurice	1	60
Dykeman, W. G	St. John, N.B	1	60
Fortin, Mrs. A. J	St. Joseph	3	180
Frégon, L. G. B	Three Rivers	3	180
Hall, J	Peterboro'	6	360
Hougham, R	Montreal	5	300
Holman, J., Estate	Cobourg	11	660
King Bros	St. Pacôme	3	180
Lapalme, A	Belœil	2	120
Letellier, M	St. Valier	1	60
Lerossignol, P., Estate	Quebec	3	180
Loraly, Howe & Co	St. John, N.B	3	180
Madden, J. W	Montreal	3	180
Martel, Mrs. T	Showhegan	5	300
Perkins, J. E	St. John, N.B	3	180
McInnes, Alex	Hamilton	7	420
Sansfaçons, Rev. L	L'Islet	3	180
Suffel, G	Ingersoll	6	360
Williams, J	St. John, N.B	1	60
Gauthier, L. O	Quebec	4	240
Total		111	6,600

SUN LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Alexander, Charles	Montreal	5,000	625
Abbott, Hon. J. J. C., M.P	do	5,000	625
Anderson, Robert	do	39,000	4,875
Buntin, Alexander	do	20,000	2,500
Boyd, Hon. John	St. John, N.B	2,500	312
Bryson, T. M., Estate of late	Montreal	7,500	937
Brush, George S.	do	2,000	250
Barbeau, E. J	do	5,000	625
Burland, G. B	do	2,000	250
Biggar, W. H	Belleville	2,000	250
Biggar, J. L	do	1,600	200
Bell, John, Q.C	do	1,100	138
Cumming. W. B	Montreal	10,000	1,250
Cooper, William	do	5,000	625
Campbell, F. W., M.D	do	2,000	250
Coulson, D	Toronto	1,000	125
Cox, George A	Peterboro'	4,000	500
Cheese, W. E	Montreal	2,000	250
Cameron. A. H., Estate of late	do	1,000	125
Cassils, Chas	do	2,500	312
Cramp, G. B	do	5,000	625
Cushing, Charles, in trust	do	200	25
Cushing, L. M	do	400	50
Delisle, A. M., Estate of	do	4,000	500
Dakers, James	do	1,000	125
Ewing, S. H	do	2,500	312
Ewing, A. S	do	2,500	312
Edgar, Frank	do	1,500	187
Finlay, Samuel	do	10,000	1,250
Fisher, C. H. B	Fredericton	4,000	500
Filgate, Samuel	Montreal	1,000	125
Gault, M. H., M.P	do	40,000	5,000
Gault, A. Fred	do	20,000	2,500
Gault L. H	do	11,000	1,375
Gault, R. L	do	2,000	250
Gilroy, Thomas	Winnipeg	13,000	1,625
Greene, E. K	Montreal	4,800	600
Greenshields, J. N	do	200	25
Gould, Charles H	do	2,000	250
Gunter, J. B	Fredericton	100	13
Hamilton, Alexander	Montreal	5,000	625
Howard, R. P., M.D	do	5,000	625
Hingston, W. H., M.D	do	1,000	125
Miller, W. T	do	10,000	1,250
McKenzie, M	do	21,000	2,625
McLennan, Hugh	do	12,000	1,500
Mackay, Edward, Estate of late	do	10,000	1,250
McLennan, John	Glengarry	10,000	1,250
Moss, S. H. & J	Montreal	5,000	625
Morrice, David	do	5,000	625
Moat, Robert	do	2,000	250
McFarlane, D	do	5,000	625
McLachlan, J. S	do	5,000	625
McCarthy, D. & J	Sorel	5,000	625
Macaulay, R	Montreal	15,800	1,975
Macaulay, R., in trust	do	1,700	212
Macaulay, T. B	do	1,700	213
Macaulay, T. B., in trust	do	2,000	250
Montreal City and District Savings Bank	do	7,500	937

SUN LIFE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Meyer, H. W. C.	Wingham, Ont.	1,400	175
Moss, H	Montreal	2,000	250
Moss, J. E.	do	2,600	325
Ogilvie, Hon. A. W.	do	7,500	938
Ogilvie, Hon. A. W., in trust	do	2,000	250
Paterson, W. S	do	1,000	125
Prowse, George R.	do	1,000	125
Reekie, R. James, Estate of late	do	10,000	1,250
Rae, Jackson	do	2,500	312
Rogers, George	do	9,100	1,137
Rose, Alexander, Estate of late	do	4,300	538
Reid, William	do	8,000	1,000
Robertson, Henry	do	2 000	250
Robertson, Margaret	do	1,000	125
Robertson, Archer	do	1,000	125
Rae, William	do	2,500	312
Richards, Joseph	Quebec	2,500	313
Sprigings, R.	Montreal	2,000	250
Skelton, Leslie J. H.	do	2,000	250
Stevenson, James, Estate of late	do	1,000	125
Tasker, James	do	10,000	1,250
Vanwart, Wesley	do	2,500	313
Williams, J. A. C.	Fredericton	500	62
Waldie, John	Montreal	10,000	1,250
Workman, Thomas	Burlington	10 000	1,250
Withall, W. J	Montreal	10,000	1,250
Wilson, Andrew, Estate of late	do	2,500	312
Wilson, Esther	do	2,500	312
Warren, W. H.	do	1,000	125
Wilson, John T.	do	1,000	125
Wilkes, Alfred J.	do	7,000	875
White, Richard	Brantford	2,500	312
	Montreal		
	Total	500,000	62,500

WESTERN ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			$
Alexander, James	Toronto	50	1,000
Alexander, Mrs. J. E	Woodstock	20	400
Alexander, Mrs. Mary	Toronto	5	100
Anderson, R. G., Executors Estate of late	do	20	400
Anderson, Rev. John	Hamilton	40	800
Anderson, Wm	Toronto	23	460
Arnoldi, Frank, in trust	do	37	740
Austin, J. R., and Bethune, R. H.	do	280	5,600
Baines, C. C	do	2	400
Baines, W. J	do	58	1,160
Baines, W. J., in trust	do	15	300
Baines, W. J., in trust for H. Proeppfer	do	20	400
Barclay, Rev. John	do	49	980
Beaty, R.	do	100	2,000
Beaty & Co., Robt	do	240	4,800
Beaty, Mrs. Sarah	do	40	800
Benson, T. M., and McCaul, G. Lefroy, in trust.	Port Hope	38	760
Betley, Diana E	Toronto	150	3,000
Bilton, Wm., Estate late	do	9	180
Blackwell, John	do	65	1,300
Blain, Mrs. David	do	180	3,600
Boswell, Mrs. Charlotte	Ottawa	266	5,320
Brodie, J. L., Cashier, and Denison, C. A., Accountant, in trust	Toronto	190	3,800
Brooks, Jacob M.	Oshawa	25	500
Browne, J. & P	Toronto	30	600
Brown, Robt. S	do	20	400
Brown, Wm	Caledonia	175	3,500
Brydon, Eliz. R	Barrie	9	180
Buchanan, J. O., Manager, in trust	Toronto	200	4,000
Burns, John	do	25	500
Caldwell, J. B	Newmarket	20	400
Cameron, Arch	Montreal	30	600
Cameron, Arch., in trust	do	120	2,400
Cameron, Ellen M. de B	Toronto	80	1,600
Campbell, D	Trumansburg, N.Y	40	800
Campbell, Jas	Toronto	20	400
Carlyle, Mrs. W. D	do	25	500
Carroll, Geo	do	25	500
Carroll, Thos. H	do	25	500
Chester, Geo	Scarboro'	40	800
Clark, Andrew	Bullock's Corners	75	1,500
Clark, Chris. S	St. Catharines	10	200
Cockburn, G. R. R	Toronto	150	3,000
Cooch, A. C	do	109	2,180
Colquhoun, E. A	Hamilton	10	200
Colquhoun, E. A., Cashier, in trust	do	300	6,000
Cosens, Mrs. Ellen A	Toronto	10	200
Cox, Geo. A	Peterboro'	360	7,200
Cox, Mrs. P. H	Paris	25	500
Craig, Mrs. F. G	Deseronto	17	340
Craig, Rev. R. J	do	1	20
Crocker, Jas. S	Toronto	15	300
Curry, W. H	Omemee	40	800
Dame, Mrs. Agnes	Toronto	45	900
Davidson, Geo., Executors Estate of late	do	12	240
Davidson, Susanna F	Uxbridge	25	500
Dejean, Jas. F	London	7	140
Dewar, John F., Executors Estate of late	Port Hope	50	1,000

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			$
Douse, Rev. John	Toronto	170	3,400
Duckett, Chas	do	30	600
Dudley, E. E	Newmarket	9	180
Duggan, Geo., Estate of late	Toronto	20	400
Duggan, Miss Eliza	do	9	180
Durie, W. S., and Green, A. H. C., in trust	do	20	400
Ellerby, Rev. Thos. S	do	80	1,600
Elliott, Geo	Guelph	200	4,000
Evans, Ephraim, D.D	London	69	1,380
Ewing, Rev. Robt	Collingwood	11	220
Falconbridge, J. K	Richmond Hill	9	180
Farley, Jas. H	Toronto	2	40
Fisher, David, in trust	Bowmanville	50	1,000
Fisken, John	Toronto	160	3,200
Fitzgerald, Edw. G	do	42	840
Fitzgerald, Mrs. G. B	do	84	1,680
Fitzgerald, Wm	do	5	100
Fitzgibbon, Jas. T	Montreal	20	400
Fletcher, Rev. D. H	Hamilton	50	1,000
Forster, J. W. L	Brampton	15	300
Forster, Wm	do	49	980
Foster, Mrs. Jane M	Toronto	34	680
Francis, W. G	do	2	40
French, Rev. E. W	Deseronto	4	80
Fry, Chas	Toronto	4	80
Fulton, A. T	d	320	6,400
George, Miss Emma	do	44	880
George, Miss Isabella L	do	56	1,120
Gill, Mrs. Robt., Trustees of	do	50	1,000
Gilmor, Caroline H. and Amelia C	do	100	2,000
Gilmor, Robt	do	21	420
Gooderham, Geo., in trust	do	135	2,700
Gooderham, Wm	do	500	10,000
Gordon, Wm	do	3	60
Gould, Joseph	Uxbridge	40	800
Graham, D., in trust	Belleville	25	500
Graham, Sarah J	do	29	580
Grant, Hector	Beaverton	30	600
Gray, Wm	Barrie	40	800
Grier, Chas	London, Eng	20	400
Hague, Geo	Montreal	25	500
Haining, Joseph	Detroit	7	140
Haldan, B., Executors Estate of late	Toronto	20	400
Haldan, E. B	San Francisco, Cal	30	600
Hamilton, Geo. R	Toronto	40	800
Hammond, Thos. M	Credit	70	1,400
Harris, Arthur B	do	104	2,080
Harris, Mrs. Elizabeth	do	17	340
Harris, Miss Elizabeth M	do	11	220
Harris, Lucy L	do	5	100
Harrison, Geo	Aurora	30	600
Heather, Richard	Toronto	55	1,100
Henderson, J. & E	do	200	4,000
Henry, John	Don	30	600
Henry, Thos B	Toronto	120	2,400
Heron, Andrew	do	333	6,660
Hillock, Frank	do	50	1,000
Hinde, Geo. J	Godalming, Eng	300	6,000
Hindhaugh, Annna L	Oswego, N.Y	6	120

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			$
Hindes, Alphonso	Oshawa	50	1,000
Hobson, Edw	Toronto	50	1,000
Hobson, E. J	do	50	1,000
Home Savings and Loan Co	do	145	2,900
Hornby, Mary	do	33	660
Horne, Geo	Cannington	56	1,120
Howarth, John	Toronto	320	6,400
Hyman, Eli	do	84	1,680
Jackes, Mrs. Emma	do	80	1,600
Jackes, Joseph	do	73	1,460
Jackes, Joseph, in trust	do	165	3,300
Jackes, Price	do	20	400
Jarvis, Salter M	Qu'Appelle	150	3,000
Johnston, Miss Sydney M	Thornhill	9	180
Johnston, Watson	do	3	60
Jones, Jas. Gordon	Toronto	15	300
Jones, Rev. Wm	do	179	3,580
Jupp, Rev. Wm	Midland	27	540
Keefer, Wm. Napier	Galt	11	220
Keith, D. S	Toronto	50	1,000
Keeler, Maria H	New York	23	460
Kenny, J. J	Toronto	135	2,700
Kersterman, Wm., jun., and Beard, J. G., in trust	do	33	660
King, E. F	Montreal	25	500
King, Jas	South Quebec	50	1,000
Kirkpatrick, Marriane, Executors estate of	Kingston	20	400
Kirkpatrick, Rev. Francis W	do	20	400
Knox, Wm	Toronto	25	500
Laidlaw, Douglas, Executors estate of late	do	35	700
Langton, Thos., Trustee	do	44	880
Leach, Hugh, in trust	do	100	2,000
Lee, Joseph, Trustees estate	do	20	400
Lee, W. S., Trustee estate of Thos. Bell	do	20	400
Long & Bro., T	Collingwood	300	6,000
Lyness, John	Lindsay	20	400
Lyons, Mrs. Ann	Cheltenham	13	260
Macdonald, J. G., and Turnbull, J., in trust	Toronto	520	10,400
Macdonald, John	do	40	800
Macdonell, W. J	do	2	40
Maddison, Alfred	Richmond	10	200
Maddison, Mrs. Mary C	Toronto	47	940
Maddison, Mrs. E. A., in trust	do	1	20
Magrath, Chas., Estate late	do	260	5,200
Magrath, Estate late Jas	do	20	400
Magrath, Thos W	Niagara Falls	80	1,600
Magrath, Wm	Credit	20	400
Manning, Alex	Toronto	548	10,960
Martens, Mrs. M. C	do	60	1,200
Martens, T. H. A	do	71	1,420
Masson, Wm	Whitby	50	1,000
Matheson, Geo	Drummondville	2	40
Meredith, J S	Hamilton	10	200
Michie, James, Estate late	Toronto	662	13,240
Miller, R. S., Estate		8	160
Moore, Hugh	Toronto	70	1,400
Morrison, Janet A., Executrix	do	50	1,000
Munshaw, Mrs. S. A	Thornhill	20	400
Murray, Geo	do	216	4,320

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			$
Murray, Mrs. M. J. H.	Toronto	165	3,300
Myer, Mrs. E. C.	Goderich	4	80
McBean, Eliza	Toronto	200	4,000
McCarthy, Dalton	do	15	300
McCausland, Mary	Pickering	45	900
McConachie, Samuel	Bowmanville	45	900
McDiarmid, Mrs. Mary	Ottawa	15	300
McGillivray, Geo.	Whitby	13	260
McKean, Margt. J	Toronto	25	500
McKenzie, H. Gordon	do	25	500
McLachlan, Miss Margt. H.	do	15	300
McMurrich, Geo.	do	35	700
McMurrich, Geo., in trust	do	9	180
McMurrich, J. P.	do	77	1,540
McMurrich, Mrs. Minnie G.	do	10	200
McMurrich, Mrs. John	do	1	20
McMurrich, W. B. and Geo., Trustees	do	78	1,560
McMurrich, W. B., & Rathbun, E. W., Trustees	do	78	1,560
McMurrich, W. B., in trust	do	138	2,760
Nevitt, Mrs. E. E	do	20	400
Nordheimer, Samuel	do	50	1,000
Orr, Mrs Jennie E.	Woodstock	20	400
Osler & Hammond	Toronto	40	800
Osler & Moss	do	8	160
Paterson, Jas. F.	Fergus	12	240
Paterson, John Henry	Toronto	12	240
Paterson, Rev. Thos. W.	Deer Park	42	480
Paterson, Thos.	Bowmanville	32	640
Paterson, C. W., Trustees of children of	Toronto	12	240
Paterson, Miss Emily, Trustees of	do	10	200
Paterson, Miss Hannah, Trustees of	do	20	400
Paterson, Miss Mary S., Trustees of	do	10	200
Patton, Mrs. Deborah	do	65	1,300
Patton, Joseph C.	do	25	500
Patton, Joseph C., in trust	do	25	500
Pellat & Pellat	do	80	1,600
Perrain, Mrs. M. A.	Hamilton	44	880
Perry, John, Administrator	Schombrook	25	500
Peters, Geo.	Peterboro'	10	200
Petman, Robt.	Toronto	50	1,000
Philpott, Frederick V.	do	50	1,000
Phippin, John Albert	Belleville	500	10,000
Pipe, Wm., Estate of late	Berlin	13	260
Playfair, John S.	Toronto	190	3,800
Postlethwaite, Colin W.	do	60	1,200
Price, Mrs. Annie	do	20	400
Pyper, Mary	do	69	1,380
Quealy, Bridget	do	1	20
Ramsay, Wm.	do	191	3,820
Ranney, H. R.	St. John, N.B.	66	1,320
Rathbun, E. W., in trust for Miss B. R.	Deseronto	5	100
Rathbun, E. W., in trust for E. W. R.	do	14	280
Rathbun, E. W., in trust for F. M. R.	do	13	260
Rathbun, E. W., in trust for H. McM. R.	do	5	100
Rathbun, E. W., in trust for W. C. B. R.	do	3	60
Rathbun, E. W., in trust for S. J. Relay	do	12	240
Rathbun, F. S., in trust for Jessie S. R.	do	3	60
Rathbun, Bunella	do	18	360
Rathbun, Herbert B.	do	3	60

WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			$
Rathbun, Mrs. Louisa S	Deseronto	51	1,020
Rathbun, Miss Louise	do	3	60
Rattray, Alex.	Galt	40	800
Rayburn, Richard	Deseronto	10	200
Reid, Jas.	Toronto	50	1,000
Reid, J. Y., and Rev. W. Gregg, Executors	do	80	1,600
Ridout, P. F.	do	23	460
Robertson, A.	do	37	740
Robinson, Christopher	do	103	2,060
Robins, Wm.	do	80	1,600
Ross, Elizabeth P.	Port Hope	5	100
Roger, Mrs. Elizabeth, Trustees of	Ashburn	10	200
Rothwell, John, Estate of late	Kingston	7	140
Rowsell, Henry	Toronto	40	800
Rutherford, E. H.	do	66	1,320
Ryerson, C. E., in trust	do	150	3,000
Scarth, Cochrane & Co.	do	5	100
Schomberg, H. A., Trustee	do	14	280
Schomberg, Rebecca	do	34	680
Scott, Jas., and R. H. Bethune, in trust	do	92	1,840
Scott, Mrs. Jessie	Quebec	8	160
Seels, Esther, and B. Saunders, Trustees	Toronto	19	380
Sharp, Geo.	Hamilton	120	2,400
Sherrard, Mrs. Eliza Anne	Toronto	47	940
Sims, Robt.	do	3	60
Simpson, Hon. John	Bowmanville	80	1,600
Sinclair, James	Toronto	13	260
Small, Ann H.	do	37	740
Smith, Alex.	do	10	200
Smith, A. M.	do	516	10,320
Smith, Miss Annie	do	10	200
Smith, Miss Jane	do	10	200
Smith, Mrs. M. A.	do	110	2,200
Smith, W. H., Manager, in trust	do	795	15,900
Stephens, H. S.	Hamilton	10	200
Stewart, F. J.	Toronto	2	40
Sterling, Wm., M.D.	Twillingate, Nfld.	80	1,600
Strachan, Miss Agnes A.	Toronto	11	220
Strachan, Mrs. Margaret A.	do	47	940
Symons, Eliza F.	do	9	180
Talbot, Marcus, Estate of	do	5	100
Taylor, S. C.	Lindsay	25	500
Thompson, Robt.	Toronto	120	2,400
Thompson, Robt., Manager, in trust	do	100	2,000
Thompson, Thos. McL.	do	30	600
Thorburn, Miss Catherine	do	2	40
Thorburn, Miss Mary	do	7	140
Timms, Miss Elizabeth	do	50	1,000
Turner, Robt. C.	do	50	1,000
Vidal, B. H.	do	20	400
Walker, Robt.	do	12	240
Wallace, J.	London	20	400
Wallis, Thos. G., Estate of late	Toronto	20	400
Walmsley, Thomas	do	3	60
Walton, Mrs. Mary Ann	do	15	300
Ward, John A.	Hamilton	30	600
Weatherhead, G. H.	Brockville	20	400
Webb, Thos.	Toronto	20	400
Wightman, John, jun.	do	20	400

WESTERN ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			$
Wilkes, Alfred J	Brantford	103	2,060
Wills, Alex	Toronto	100	2,000
Wills, Thos.	Belleville	50	1,000
Wilson, Wm.	Toronto	80	1,600
Wilson, Wm. B.	Thornhill	26	520
Wilson, Wm. D.	Toronto	12	240
Wonham, Helen S.	Brockville	6	120
Wood, Hon. S. C.	Toronto	50	1,000
Young, Mary A.	do	25	500

STATEMENT of Assessment made on Companies, as under, for Year ending 31st March, 1884, in accordance with the Insurance Acts of 1875 and 1877.

Companies.	Assessment.	Companies.	Assessment.
	$ cts		$ cts.
Accident	48 02	Norwich Union	97 66
Ætna Fire	125 04	Ontario Mutual	194 29
Ætna Life	619 70	Phenix of Brooklyn	61 27
Agricultural, of Watertown	75 80	Phœnix of London	218 99
Anchor	18 38	Quebec	69 32
British America	196 80	Queen	243 40
British Empire	44 44	Reliance	15 99
Briton Life	2 99	Royal Canadian	338 19
Caledonian	76 44	Royal	682 87
Canada Life	860 51	Scottish Imperial	13 73
Citizens'	260 90	Scottish Union	54 22
City of London	161 02	Sovereign	95 15
Commercial Union	338 45	Standard	278 97
Confederation	332 85	Star	22 72
Dominion Safety Fund	35 69	Sun	205 59
Equitable	325 35	Toronto Life	2 62
Federal Life	15 83	Travelers'	168 37
Fire Insurance Association	117 61	Union Mutual	122 06
Guarantee Company of North America	47 85	United States	9 19
Guardian	105 20	Western	560 53
Hartford	141 08		
Imperial	214 17		
Lancashire	226 10	*Retired Companies.*	
Life Association of Canada	39 73		
Liverpool and London and Globe	222 14	Briton Medical	25 77
London Assurance	83 86	Connecticut	111 06
London Guarantee	27 61	Edinburgh	18 22
London and Lancashire Fire	102 53	Life Association of Scotland	84 76
London and Lancashire Life	125 26	National Life	9 68
London Mutual Fire	119 24	North Western	26 66
Metropolitan Life	14 81	Phœnix Mutual Life	62 99
National of Ireland	35 00	Scottish Amicable	11 45
New York Life	93 75	Scottish Provident	5 46
North American	97 84	Scottish Provincial	27 72
North British	341 60		
Northern	182 44	Total	9,714 93

48-49 VICTORIA.

CHAP. 49.

An Act to modify the application of "The Consolidated Insurance Act, 1877."

[*Assented to* 20*th July*, 1885.]

Preamble. 40 V., c. 42.

WHEREAS it is expedient to amend "*The Consolidated Insurance Act*, 1877," with regard to companies transacting business of life insurance under the title of "Co-operative Life Insurance Companies," "Mutual Benefit Associations," and the like: Therefore Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

Act how to be construed, as to the word "company," and penalties.

1. The word "company" in this Act shall be construed and interpreted in the same manner as in the Act cited in the preamble; and a penalty imposed for contravention of this Act, the amount whereof is fixed by reference to any section of the Act aforesaid, shall be recoverable and applicable in like manner as that imposed by such section, all the provisions whereof shall apply to it and to the offence for which it is imposed.

Certain companies may conditionally be exempted from the operation of the Act.

2. Any company incorporated within Canada, which transacts business of life insurance by promising to pay, on the death of a member of such company, a sum of money solely from the proceeds of assessments, or dues collected or to be collected, from the members thereof for that purpose, may, at the discretion of the Minister of Finance, on report of the Superintendent of Insurance, approved by the Treasury Board, be exempted from the operation of "*The Consolidated Insurance Act*, 1877," and be permitted to transact the business of life insurance on the conditions hereinafter specified.

Conditions of such exemption, as to attested returns.

3. Companies to be so exempted shall register their titles or corporate names in the office of the Superintendent of Insurance; they shall also make attested returns of their condition and affairs at such times and in such form, and attested in such manner, as shall be prescribed by the Minister of Finance, and the Superintendent of Insurance shall include such returns in his annual report; and any failure to make such returns, when called for by the Superintendent of Insurance, shall subject such company, and any officer thereof, to the penalty mentioned in the twenty-second section of the Act hereinbefore cited.

Penalty for non-compliance therewith.

Yearly renewal of registration.

4. The registration of a company shall cease to be valid on the thirty-first day of March in each year, but shall be renewable from year to year, in the discretion of the Minister of Finance.

Application of this section.

5. The provisions of this section shall apply to corporations or associations incorporated elsewhere than in Canada for the purpose of carrying on the business of life insurance upon the co-operative or assessment plan:

License may be issued on deposit of $50,000.

2. Any such corporation or association may be licensed by the Minister of Finance, under the provisions of "*The Consolidated Insurance Act*, 1877," to transact business in Canada upon depositing with him fifty thousand dollars, and thereafter shall have the right to transact business so long as it continues to pay its losses to the full limit named in its certificates or policies, and has complied with all the requirements of the said Act and of this Act and of the Superintendent of Insurance:

Duration of license.

Further deposits may be required.

3. In addition to such deposit of fifty thousand dollars, the Minister of Finance, upon the report of the Superintendent of Insurance, approved by the Treasury Board, may, from time to time, require such other and further deposit as may be recommended in such report and so approved, to be made by such companies or deposited with trustees to be named by the Minister of Finance, upon such trusts as shall be determined by the Governor in Council:

Death claims to be a first charge.

4. Death claims shall be a first charge on all moneys realized from assessments, and no deduction shall be made from any such death claims on any account whatsoever:

Application of moneys.

5. No portion of any moneys received from assessments for death claims shall be used for any expense whatever, and every notice of any assessment shall truly specify the cause and purpose thereof:

6. Every application, policy and certificate, issued or used by any such company in Canada, shall have printed thereon, in a conspicuous place, in different colored ink and in good-sized type, the following words:— Notice to be printed on policy, &c.

"This association is not required by law to maintain the reserve which is required of ordinary life insurance companies:"

7. Every certificate and policy shall contain a promise to pay the whole amount therein mentioned out of the death fund of the association and out of any moneys realized from assessments to be made for that purpose, and every such association shall be bound forthwith and, from time to time, to make assessments to an amount adequate with its other available funds to pay all obligations created under any such certificate or policy without deduction or abatement: Promise to pay out of certain funds to be contained in policy, &c.

8. The condition embodied in the next preceding sub-section shall be inserted in every policy or certificate issued or delivered to any person insured in Canada. In every policy issued in Canada.

6. The provisions contained in sub-sections four, five, six, seven and eight of the next preceding section shall also apply to any company (not being such a company, society or association as is referred to in section twelve of this Act) incorporated in Canada and carrying on the business of life insurance upon the co-operative or assessment plan. Certain provisions of section 5 to apply to companies not referred to in section 12.

7. No condition, stipulation or proviso modifying or impairing the effect of any policy of life insurance issued after the first day of January, one thousand eight hundred and eighty-six, by any company doing business within Canada under the authority of the Parliament of Canada shall be good or valid unless the same is set out in full on the face or back of the policy. Conditions not set out in full on the policy, to be void.

8. No policy or certificate shall contain or have endorsed upon it any condition providing that such policy or certificate shall be avoided by reason of any statement contained in the application therefor being untrue, unless such condition is limited to cases in which such statement is material to the contract. As to statements in application.

9. No company shall carry on within Canada any business of the nature described in the second section of this Act, without being licensed under the Act above cited, or being registered under this Act, and the words "assessment system" shall be printed in large type at the head of every policy and every application for the same, and also in every circular and advertisement issued or used in Canada; and any director, manager, agent or other officer of a company so doing busi- Penalty for doing business or using forms of policies, &c, in contravention of this Act.

ness without being licensed or registered, and any person who transacts any insurance business on behalf of any such company, and any such company neglecting to print the said words as aforesaid, and any director, manager, agent or other officer of such company, or any other person transacting business on behalf of such company, circulating or using any policy or application, circular or advertisement, not having the words "assessment system" printed thereon, as aforesaid, shall be liable to the penalty mentioned in the thirteenth section of the Act hereinbefore cited.

Proviso: as to contracts prior to this Act.

10. In the case of any contract entered into, or any certificate of membership or policy of insurance issued by any company, before the passing of this Act, assessments may be made and collected, and claims paid, and all business connected therewith transacted without any penalty being incurred.

Clause required in policies in favor of residents in Canada.

11. In every policy issued by a company licensed in accordance with the fifth section of this Act in favor of a resident of Canada, a clause shall be either embodied therein or endorsed thereon, to the effect that an action to enforce the obligation of such policy may be validly taken into any court of competent jurisdiction in the Province wherein the policy holder resides or last resided before his decease.

Certain societiesexempted from this Act and 40 V., c. 42.

12. Neither "*The Consolidated Insurance Act*, 1877," nor this Act shall apply to any society or association of persons for fraternal, benevolent, industrial or religious purposes, among which purposes shall be the insurance of the lives of the members thereof exclusively; or to any association for the purpose of life insurance, formed in connection with such society or organization and exclusively from its members, and insuring the lives of such members exclusively:

But such societies may avail themselves of this Act.

2. Any society or association which is declared by this section to be exempt from the application of "*The Consolidated Insurance Act*, 1877," and of this Act, may nevertheless apply to the Minister of Finance to be allowed to avail itself of the provisions of this Act; and upon such application being assented to, such society or association shall cease to be so exempt by virtue of this section.

OTTAWA: Printed by BROWN CHAMBERLIN, Law Printer to the Queen's Most Excellent Majesty.

INDEX, 1884.

Companies, &c.	Annual Statements.						Abstract of Statements.					List of Stockholders.
	Fire.	Life.	Marine.	Accident.	Guarantee.	Steam Boiler	Fire.	Life.	Marine.	Accident or Guarantee.	General.	
Accident ..... Page	.....	.....	....	263	.....	.....	.....	.....	.....	lxx	lxxi	289
Ætna Fire	5	.....	.....		.....	.....	xxxv	.....	xliv	.....	xlvii	.....
Ætna Life	.....	127	.....	.....	.....	.....	.....	lxiii	.....	.....	.....	.....
Agricultural of Watertown	8	.....	.....	.....	.....	.....	xxxv	.....	.....	.....	.....	.....
Boiler Inspection	.....	.....	.....	.....	.....	281	.....	.....	.....	.....	.....	290
British America	11	.....	.....	.....	.....	.....	xxxiv	.....	xliv	.....	xlvi	292
British Empire	.....	131	.....	.....	.....	.....	.....	lxii	.....	.....	.....	.....
Briton Life	.....	134	.....	.....	.....	.....	.....	lxii	.....	.....	.....	.....
Briton Medical	.....	136	.....	.....	.....	.....	.....	lxii	.....	.....	.....	.....
Canada Agricultural	21	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Caledonian	17	.....	.....	.....	.....	.....	xxxiv	.....	.....	.....	.....	.....
Canada Life	.....	138	.....	.....	.....	.....	.....	lxii	.....	.....	lxvi	296
Citizens'	23	147	.....	267	.....	.....	xxxiv	lxii	.....	lxx	.....	299
City of London	27	.....	.....	.....	.....	.....	xxxiv	.....	.....	.....	.....	.....
Commercial Union	29	151	.....	.....	.....	.....	xxxiv	lxii	xliv	.....	xlvii	.....
Confederation Life	.....	155	.....	.....	.....	.....	.....	lxii	.....	.....	.....	303
Connecticut Mutual	.....	159	.....	.....	.....	.....	.....	lxiii	.....	.....	.....	.....
Dominion Safety Fund	.....	161	.....	.....	.....	.....	.....	lxii	.....	.....	lxvi	305
Edinburgh	.....	165	.....	.....	.....	.....	.....	lxii	.....	.....	.....	.....
Equitable	.....	169	.....	.....	.....	.....	.....	lxiii	.....	.....	.....	.....
Federal	.....	173	.....	.....	.....	.....	.....	lxii	.....	.....	.....	309
Fire Insurance Association	33	.....	.....	.....	.....	.....	xxxiv	.....	.....	.....	.....	.....
Glasgow and London	36	.....	.....	.....	.....	.....	xxxiv	.....	.....	.....	.....	.....
Guarantee	.....	.....	.....	.....	277	.....	.....	.....	.....	lxx	lxxi	306
Guardian	38	.....	.....	.....	.....	.....	xxxiv	.....	.....	.....	.....	.....
Hartford	43	.....	.....	.....	.....	.....	xxxv	.....	.....	.....	.....	.....
Imperial	46	.....	.....	.....	.....	.....	xxxiv	.....	.....	.....	.....	.....
Lancashire	49	.....	.....	.....	.....	.....	xxxiv	.....	.....	.....	.....	.....
Life Association of Canada	.....	176	.....	.....	.....	.....	.....	lxii	.....	.....	.....	312
Life Association of Scotland	.....	180	.....	.....	.....	.....	.....	lxii	.....	.....	.....	.....
Liverpool and London and Globe	52	184	.....	.....	.....	.....	xxxiv	lxii	.....	.....	.....	.....
London and Lancashire Fire	58	.....	.....	.....	.....	.....	xxxiv	.....	.....	.....	.....	.....
London and Lancashire Life	.....	187	.....	.....	.....	.....	.....	lxii	.....	.....	.....	.....
London Assurance	62	193	.....	.....	.....	.....	xxxiv	lxii	.....	.....	.....	.....
London Guarantee and Accident	.....	.....	.....	268	268	.....	.....	.....	.....	lxx	.....	.....
London Mutual Fire	66	.....	.....	.....	.....	.....	xxxiv	.....	.....	.....	.....	.....
Metropolitan Life	.....	195	.....	.....	.....	.....	.....	lxiii	.....	.....	.....	.....
National Life	.....	197	.....	.....	.....	.....	.....	lxiii	.....	.....	.....	.....
National of Ireland	69	.....	.....	.....	.....	.....	xxxiv	.....	.....	.....	.....	.....
New York Life	.....	200	.....	.....	.....	.....	.....	lxiii	.....	.....	.....	.....
North American	.....	203	.....	.....	.....	.....	.....	lxii	.....	.....	.....	313
North British	75	207	.....	.....	.....	.....	xxxiv	lxii	.....	.....	.....	.....
Northern	83	.....	.....	.....	.....	.....	xxxiv	.....	.....	.....	.....	.....
North-Western	.....	209		.....	.....	.....	.....	lxiii	.....	.....	.....	.....
Norwich and London Accident	.....	.....	.....	272	.....	.....	.....	.....	.....	lxx	.....	.....
Norwich Union	88	.....	.....	.....	.....	.....	xxxiv	.....	.....	.....	.....	.....
Ontario Mutual Life	.....	211	.....	.....	.....	.....	.....	lxii	.....	.....	.....	.....
Phenix of Brooklyn	91	.....	.....	.....	.....	.....	xxxv	.....	xliv	.....	xlvii	.....
Phœnix of London	95	.....	.....	.....	.....	.....	xxxiv	.....	.....	.....		.....
Phœnix of Hartford	.....	215	.....	.....	.....	.....	.....	lxiii	.....	.....	.....	.....
Quebec	97	.....	.....	.....	.....	.....	xxxiv	.....	.....	.....	xlvii	314

INDEX—*Concluded.*

Companies, &c.	Annual Statements.						Abstract of Statements.					List of Stockholders.
	Fire.	Life.	Marine.	Accident.	Guarantee	Steam Boiler	Fire.	Life.	Marine.	Accident or Guarantee.	General.	
Queen	100	217	.....	.....	.....	.....	xxxv	lxii	.....	.....	.....	.....
Reliance	.....	220	.....	.....	.....	.....	.....	lxii	.....	.....	.....	.....
Royal Canadian	104	.....	.....	.....	.....	.....	xxxiv	.....	lxiv	.....	xlvi	319
Royal	108	223	.....	.....	.....	.....	xxxv	lxii	.....	.....	.....	.....
Scottish Amicable	.....	225	.....	.....	.....	.....	.....	lxiii	.....	.....	.....	.....
Scottish Provident	.....	228	.....	.....	.....	.....	.....	lxiii	.....	.....	.....	.....
Scottish Provincial	.....	231	.....	.....	.....	.....	.....	lxiii	.....	.....	.....	.....
Scottish Union	114	.....	.....	.....	.....	.....	xxxv	.....	.....	.....	.....	.....
Standard	.....	236	.....	.....	.....	.....	.....	lxiii	.....	.....	.....	.....
Star	.....	240	.....	.....	.....	.....	.....	lxiii	.....	.....	.....	.....
Sun	.....	244	.....	275	.....	.....	.....	lxii	.....	lxx	lxvi	328
Travelers'	.....	249	.....	276	.....	.....	.....	lxiii	.....	lxx	.....	.....
Union Mutual	.....	252	.....	.....	.....	.....	.....	lxiii	.....	.....	.....	.....
United States	.....	256	.....	.....	.....	.....	.....	lxiii	.....	.....	.....	.....
Western	117	.....	.....	.....	.....	.....	xxxiv	.....	lxiv	.....	xlvi	330

SUNDRIES.

	PAGE.
SUPERINTENDENT'S REPORT, 1st July, 1885	v to xxxii
Summary of *Fire Premiums*, 1869 to 1884	xxxvi and xl
Summary of *Fire Losses*, 1869 to 1884	xxxviii and xli
Summary of *Fire Insurance*, 1869 to 1884	xlii
GENERAL TABLES I. to VII.—Assets, Liabilities, Income and Expenditure	xlviii to lvii
Percentages or Ratios	lvi and lvii
Income and Expenditure of Citizens' Insurance Company—Fire and Accident Departments—for 1884	lviii
Summary of the General Fire Assets and Liabilities of British Companies	lix
Increase or decrease of Items of Life Insurance	lxiv and lxvii
Payments to Policy-holders	lxviii
LIFE INSURANCE terminated in 1884	lxix
List of Companies licensed to do business of Insurance, with names of Chief Agents, residence, and amount of deposit with Receiver-General, as at 10th July, 1885	lxxii to lxxiv
List of Acts relating to Insurance, passed and assented to Third Session, Fifth Parliament, 48-49 Vic., 1885	283
Valuation of Life policies in Canada, as at 31st December, 1884	283
Appendix—List of Stockholders of the various Companies	289 to 335
Statement of Assessment made on Companies	336
Assessment Insurance Act of 1885	337

REPORT

OF THE

MINISTER OF JUSTICE

AS TO

PENITETIARIES IN CANADA

FOR THE

YEAR ENDED 30th JUNE,

1884.

Printed by Order of Parliament.

OTTAWA:
PRINTED BY MACDEAN, ROGER & CO., WELLINGTON STREET.
1884.

To His Excellency the Most Honorable the MARQUESS OF LANDSDOWNE
Governor General of Canada, &c., &c., &c.

MAY IT PLEASE YOUR EXCELLENCY,—

I have the honor to submit, herewith, for the information of Your Excellency, the Annual Report of the Inspector of Penitentiaries, together with copies of the Annual Reports of the officers of the Penitentiaries, and financial and statistical tables and statements, being for the year ended 30th June, 1884.

I have the honor to be
Your Excellency's most obedient servant,
A. CAMPBELL,
Minister of Justice.

DEPARTMENT OF JUSTICE,
OTTAWA, 31st December, 1884.

CONTENTS.

	Page
Inspector's General Report	1
do Special Report on Kingston Penitentiary	5
do do St. Vincent de Paul Penitentiary	8
do do Dorchester Penitentiary	9
do do Manitoba do	11
do do British Columbia Penitentiary	13
Accountant's Report	2

REPORTS, FINANCIAL RETURNS, STATISTICAL TABLES, &c.

Kingston Penitentiary, Report of the Warden	4
do Return of expenditure	6
do do revenue	7
do do debts due	8
do do claims against	8
do do officers employed	8
do do farm	10
do do distribution of convicts	10
do do pardons	11
do do deaths	11
do do re-commitments	12
do do remissions earned	13
do do value of labor	13
do do movement of convicts	14
do do comparative movements of convicts for 10 years	15
do do criminal statistics	16
do do punishments	17
do Report of Protestant Chaplain	18
do do Catholic do	18
do do Surgeon, and returns	18
do do Matron	22
do do Schoolmaster	23
St. Vincent de Paul Penitentiary, Report of the Warden	23
do Return of officers employed	27
do do distribution of convicts	28
do do pardons	28
do do re-commitments	29
do do remission of sentence	29
do do movement of convicts	30
do do comparative statement of movement of convicts	31

PAGE

St. Vincent de Paul Penitentiary, Return of daily average number of convicts..... 32
do do criminal statistics..... 23
do do punishments..... 33
do do expenditure..... 34
do do revenue..... 35
do do cost of manitenance..... 36
do do unprovided items..... 37
do do debts due..... 37
do do farm..... 38
do Report of Catholic Chaplain..... 38
do do Protestant do 40
do do Surgeon..... 41
do do Schoolmaster..... 44
Dorchester Penitentiary, Report of the Warden..... 45
do Return of expenditure..... 47
do do revenue..... 48
do do officers employed..... 49
do do movement of convicts..... 50
do do criminal statistics..... 50
do do distribution of convicts..... 53
do do pardons..... 54
do do punishments..... 54
do do remission time earned..... 55
do do summary value of labor..... 55
do do farm..... 56
do Report of Protestant Chaplain..... 56-57
do do Catholic do 57
do do Surgeon, with returns 58
do do Matron..... 61
do do Schoolmaster..... 61
Manitoba Penitentiary, Report of the Warden 62
do Return of expenditure..... 64
do do revenue..... 66
do do movement of convicts..... 66
do do do lunatics 67
do do offences committed..... 67
do do punishments..... 68
do do remission earned..... 68
do do value of labor..... 69
do do distribution of time..... 70
do do farm..... 71
do do tailor department..... 72
do do shoe do 73
do do engineers' do 74
do do blacksmiths' department..... 7

				PAGE
Manitoba Penitentiary,	Return of	carpenters'	department	75
do	do	shoemakers'	do	75
do	do	tailors'	do	75
do	do	debts due		76
do	do	time table		76
do	do	Meteorological table		78
do	Report of	Protestant Chaplain		79
do	do	Catholic	do	79
do	do	Surgeon, with returns		80
British Columbia Penitentiary,	Report of the	Warden		82
do	Return of	expenditure		85
do	do	revenue		86
do	do	movement of convicts for six years		86
do	do	punishments		86
do	do	value of labor		87
do	do	criminal statistics		88
do	do	escapes, &c		89
do	do	farm		89
do	do	officers employed		90
do	do	tailor shop		90
do	do	shoe do		91
do	do	cases treated in hospital		91
do	do	pardons		92
do	do	remissions		92
do	do	movement of convicts		92
do	Report of	Protestant Chaplain		93
do	do	Catholic	do	94
do	do	Surgeon		95
do	do	Schoolmaster		96

NINTH ANNUAL REPORT

OF THE

Inspector of Penitentiaries

OF THE

DOMINION OF CANADA

FOR THE YEAR ENDED 30TH JUNE, 1884.

Honorable Sir ALEXANDER CAMPBELL, K.C.M.G.,
Minister of Justice.

SIR,—In accordance with the provision of the Act 46 Victoria, Chapter 37, I have the honor to submit my Annual Report upon the condition and management of the Penitentiaries of the Dominion, for the year ended 30th June, 1884; also the Reports of the Wardens and other officers, and the Financial and Statistical Returns defined by the law.

The following tables show the number of convicts in each Penitentiary on the 30th June, 1883, the number received and discharged in the course of the last fiscal year, and also the number remaining on 30th June last, viz.:—

KINGSTON PENITENTIARY.

	Males.	Females.	Total.
Number on Register, 30th June, 1883.....	512	22	534
Received during the year.....	115	12	127
	627	34	661
Discharged by expiration of sentence, &c....	181	6	187
Remaining 30th June, 1884.....	446	28	474

ST. VINCENT DE PAUL.

	Males.	Total.
Number on Register, 30th June, 1883.....	308	308
Received during the year.....	98	98
	406	406
Discharged by expiration of sentence, &c.....	141	141
Remaining 30th June, 1884.....	265	265

Dorchester.

	Males.	Females.	Total
Number on Register, 30th June, 1883.	120	5	125
Received during the year	44	5	49
	164		174
Discharged by expiration of sentence, &c....	32	4	36
Remaining, 30th June, 1884.....	132	6	138

Manitoba.

	Males.	Females.	Total.
Number on Register, 30th June, 1883.....	92	4	96
Received during the year.....	37	3	40
	129	7	136
Discharged by expiration of sentence, &c....	37	2	39
Remaining 30th June, 1884.....	92	5	97

British Columbia.

	Males.	Total.
Number on Register, 30th June, 1883.....	74	74
Received during the year.....	32	32
	106	106
Discharged by expiration of sentence.....	13	13
Remaining 30th June, 1884.....	93	93

Recapitulation.

Decrease :—	
Kingston	60
St. Vincent de Paul.....	43
Decrease	103
Increase :—	
Dorchester	12
Manitoba.....	1
British Columbia.....	19
Increase.....	33
Net Decrease throughout the Dominion.....	70

This falling off in convict population is very marked and gratifying, more particularly as it mainly appears in the two oldest and most populous Provinces—Ontario and Quebec—the former showing sixty and the latter forty-three fewer convicts on the 30th June last, than at the same date in 1883.

Although there has been a small increase in the number at Dorchester, the total does not overrun the average aggregate number of convicts formerly confined in the Penitentiaries of St. John, N.B., and Halifax, N.S., to any appreciable extent.

It must afford you an agreeable surprise to find that the number of convicts in Manitoba Penitentiary—which also accommodates prisoners from the North-West Territory—shows so slight an increase over the former year. It were natural to expect a different result, owing to the increase of population.

In British Columbia the Chinese and Indians largely make up the criminal class, and have contributed their share to the increase which has taken place in that Province.

The proportion of the total number of convicts—1,067—on 1st July, 1884, to the whole population of the Dominion, assuming that to be, in round numbers, 5,000,000, speaks forcibly in favor of the law-abiding character of the people of Canada, and of the general prosperity of the country at large, there being only one criminal undergoing penal sentence to every 4,687, nearly. It may be questioned whether the criminal statistics of any other country in the civilized world can show an equally favorable result. The small number of female convicts—thirty-four—supplied from Ontario, Quebec and the Maritime Provinces—Manitoba and British Columbia having none—is very remarkable, and goes to prove that comparatively few women commit crime of a serious nature.

Nothing of a special or noteworthy character in connection with the general system of Penitentiary administration has occurred since the date of the last annual report. With the exception of one institution, all the Penitentiaries have been managed with success and satisfaction.

From all I could see and learn, during my periodic visits, as well as from the Surgeons' reports, the health of the convicts, everywhere, has been very good. No epidemic or contagious disease was reported to the Department from any Penitentiary. The total number of deaths, from 30th June, 1883, to 30th June, 1884, was nine, distributed as follows: Seven from natural causes, and two suicides, at Kingston; four at St. Vincent de Paul; none at Dorchester; one death from natural cause, and one suicide, at Manitoba; none at British Columbia.

Rev. J. U. Leclerc, who had been Catholic Chaplain to the Reformatory for many years, and to the St. Vincent Paul Penitentiary since its opening, in 1873,

tendered his resignation, which took effect from the 1st of January last. During rying periods in the history of this prison, Father Leclerc rendered valuable and signal services to the Government. His great innate modesty and humility withheld him from claiming credit for the good he accomplished. He was properly esteemed and appreciated by officers and convicts who conscientiously discharged their duties. Among those of either class, who were evil-disposed or devoid of principle, he was not in favor. He has been succeeded by Rev. Mr. Godin.

I beg, again, to submit for your consideration, the beneficial reformatory effects which would in, in all likelihood, follow from the isolation, for six or eight months, of newly received convicts, and of those who exercise an evil influence among the better disposed, by their bad example and wicked promptings. This could be done, as suggested in former reports, by providing some ranges of large cells in the new wings which are to be added to all the Penitentiaries, except Kingston, wherein the prisoners could do any work allotted to them. By this means, the convicts coming in, for the first time, would have place and opportunity for salutary reflections and good resolutions; while the habitual and incorrigible criminals would be placed where they could do no harm, through the baneful influence which they now exercise. As it is in contemplation to recommend the new remodeling of Kingston Penitentiary, the greater part, if not the whole of one wing, might be set apart for purposes of isolation. Should this suggestion be approved and carried into practical operation, the greatest drawback to good discipline and to the radical reformation of convicts who are not vicious by nature or habit, but who are led astray and corrupted by association with those addicted to vice, would be removed.

The increased remission time, granted in the Session of 1883, has a stimulating effect upon the convicts generally, and operates beneficially in the Penitentiaries, when the enlarged privile is extended to the prisoners with good judgment and discretion. At one of the institutions, St. Vincent de Paul, I found the deprivation of a portion of the remission time gained to be the punishment inflicted, for the most part, for offences committed by the prisoners. In a number of cases, so large as to warrant the conclusion that leniency had been abused and indiscriminately practised, the forfeited time was restored to the prisoners on their discharge, no reason having been mentioned on the books for such action, in any case. This mode of procedure, I venture to say, is at variance with your intention in asking Parliament to extend the measure of remission time to its present from its former proportion. The boon is intended to encourage good conduct and industry; but if it be promiscuously conferred upon the undeserving, or restored to those who have justly forfeited it, the object intended is, in a great measure, frustrated.

In my Annual Report for the year ended 30th June, 1880, I had occasion to insert the following paragraph in connection with the Penitentiary of St. Vincent de Paul.

"Among a few there appears to have been a disposition to act the contemptible *role* of spies upon their comrades, by making underhand reports to the Warden—the parties so reported having been afforded no opportunity for explanation or defence. As this odious system of espionage is eminently calculated to destroy that confidence and *esprit de corps* among the officers, without which a Penitentiary cannot be governed in a proper manner, I shall, with your approval, direct that any officer who may be base enough to follow or encourage a practice so demoralizing, in future, be dismissed. If a Warden be not sufficiently alert and discerning to form a just estimate of the merits and character of his officers, without calling to his aid the spy,—who, from the compromising nature of the services rendered, becomes, in time, his equal, if not his master—he is unfit for his position and should be incontinently sent about his business. Better the riddance of a dozen Wardens rather than permit them to degrade the character of the institution which they are expected to improve and exalt."

The Hon. Minister of Justice expressed his full concurrence with the views expressed in this quotation, and signified his intention to carry out the recommendation made. I re-produce the paragraph in this report, because it may happen that I shall have to submit for your consideration and action, a case parallel to the one which elicited the opinions contained in the above excerpt.

In the last Annual Report, p. 14, the inadequate supply of books for the libraries of the several Penitentiaries, as reported by the Chaplains, was noticed. The sums granted for the purchase of books is not enough, especially for the Penitentiaries which have been established within the last eight years. I beg, again, to recommend that you authorize more liberal provisions to be made in the Estimates for the next financial year, to procure additional books for the libraries of the respective Penitentiaries.

I have to note, with much pleasure, the prompt and satisfactory manner in which the requirements of the Penitentiaries have been attended to by the Department of Public Works. So far as the appropriation for the respective institutions went, every proper want was supplied.

Kingston Penitentiary.

The manner in which this institution is administered, continues to give the Department that full and entire satisfaction which has marked its management under the present Warden. Its affairs are conducted so quietly and smoothly, yet so successfully and judiciously, as to exclude even the most remote apprehension of any jar or trouble. It can be said, to the credit of Mr. Creighton, that from the date of his appointment up to the present time, no Minister of Justice, out of the seven under whom he has held office, has ever found it necessary to order an inquiry in any way affecting his administration. On account of his high personal character and unsullied official record, it was not surprising that widespread regret and sympathy were felt when, at the close of the winter, in March last, it became known, through the press that Mr. Creighton was stricken down with a dangerous illness, superinduced, in a great measure, by his too close attention, early and late, to the laborious duties of his

position and over-solicitude for the welfare and progress of the institution under his care. The staff, and the convicts alike, gave convincing proof of the high estimation in which they held the Warden, by the admirable discipline which they maintained during his sickness of several weeks' duration. This creditable conduct was not the result of any appeal made to the feelings or sympathies of the prisoners or the officers; it was, pure and simple, a spontaneous tribute of good will to the chief executive officer—the outcome of a just appreciation of his merits and worth. The Warden's health, I am extremely glad to say, is being gradually restored, and I hope, in the interest of all concerned, Kingston Penitentiary will, for many years to come, reap the benefit of his ability as a wise, upright and honorable administrator.

The conduct of the convicts, with some few exceptions, has been uniformily as good as can be hoped for, when no separation or classification can be made. The improvements which meet the eye, inside and outside the walls, and the great amount of work which has been done, bear evidence to their industry.

A rather desperate attempt to escape, on 7th October, 1883, by four convicts, in which there is reason to believe others would have participated, had they been successful. was frustrated by the Steward, upon whom, and upon Guard McNeil, they made a murderous attack. The plot was well laid, and had it not been for the vigilance and courage of the officer referred to—who suffered severe injury from the conspirators—aided by the gang in his department, serious consequences, in all likelihood, would have followed. The ringleader has proved himself a very bad and most dangerous character, and it may be inferred that he would not have stopped short of murder to accomplish his purpose.

A convict named James McCabe escaped from the farm on 5th October last. A few days afterwards he was shot dead in Port Hope by a constable, when, as it is said, he was resisting arrest.

The sanitary state of the prison is excellent. The number of patients in hospital, at my visits, was small. The Surgeon does not report the presence, at any time of the year, of contagious disease, The large majority of the prisoners appeared very healthy.

The diet, frequently inspected, was adequate, wholesome, and well cooked. The bread is of good quality, and made from flour ground in the mill which was put up more than a year ago in the Penitentiary.

The school is well attended, and the officers employed in teaching try to do their part with zeal and fidelity. The prisoners, to a man, almost, apply themselves with laudable diligence to learn. A great many who did not know the alphabet were able to read, write and cipher credibly.

The libraries are sources of improvement and recreation to the convicts; the money is well bestowed which is expended in keeping up the supply of new books.

The farm is a most valuable and useful adjunct to the Penitentiary. The crops of 1883 turned out very well, and consisted of oats, peas, beans, hay, potatoes and several kinds of vegetables. The barns and root-cellars were filled with the various varieties of farm produce. A portion of the land formerly quarried has been reclaimed and fenced; still more is being brought under cultivation. The west side of the farm property, from the Warden's residence to the boundary line, has been enclosed by a high and substantial fence.

There were about 120 convicts employed on Mr. H. B. Spencer's contract. The Warden reported to me that everything goes on well, both as regards the conduct of his prisoners and his business relations with the contractor. It would be a serious loss to the Penitentiary, the Government, and to a good number of convicts, were this contract to cease at its expiration. The discipline does not suffer from it; the prisoners profit by what they learn in the foundry and lock-shop; the Government derives a revenue; and no outside interest, as I am told, suffers by competition. I cheerfully and earnestly concur with Mr. Creighton in recommending a renewal of the contract upon its expiry. If necessary, I think it were desirable to modify the Act of 1883 to meet this special case.

The boiler house is completed, and is a fine solid structure. The six boilers are in working order, and will be of the greatest advantage for heating the prison, and for many other purposes.

The insane convicts are taken good care of. The Surgeon is extremly attentive to them, and sees that their wants and comforts are properly supplied.

In last year's Report, reference was made to the necessity of enlarging the cells. During one of my visits I consulted with the Warden and the visiting Architect, Mr. Bowes, upon the subject. Mr. Creighton is of the opinion that the best course to adopt is to take down the wings, one by one, and build them out of the new, having four instead of five tiers of cells. I concur in this view. If this suggestion is adopted, care should be taken to provide two ranges, at least, if not a whole wing of extra large cells, wherein allotted work could be performed by newly received convicts, and by the vicious and incorrigible.

A statement having been made in Parliament last Session, to the effect that the sewerage was in a bad condition; that the health of the convicts was thereby imperilled, and that the location of the sewers was unknown to the Warden, as the plan was lost, I made inquiry of Mr. Creighton, merely to confirm my own previous knowledge on the subject. Owing to the constant care bestowed upon the sewers, by having them frequently cleaned out, the drainage is kept good. They are well ventilated by ducts which connect them with the large chimney stacks in different parts of the yard. The health of the prisoners is in no danger from bad drainage. The course

of the sewers is thoroughly known to the Warden, the Clerk of Works and other officers. Connections with the drains have been often made, of late, from various parts of the building. It is quite true that the construction of the sewers, from the outset, was somewhat faulty—a sufficient incline to carry off the contents not having been provided—wherefore the necessity of having them so often cleaned out by the convicts. It may be possible to remedy this defect in the course of time, when more pressing work shall have been disposed of.

In the tailor and shoe shop, not more than half the number employed two years ago were at work. The decrease is mainly due to the withdrawal of a large share of the Government custom.

The Matron gave favorable reports of the conduct and industry of the women in her charge.

The old sheds in the yard of the female prison, which served as a laundry, have been removed, and suitable buildings erected in their stead.

The hospital is very well managed and kept. The cleanliness and good order which always characterize this department are very manifest.

The cells—so far as it is possible, owing to the limited dimensions—are kept clean and regular. A plan of simultaneous locking, devised by the Deputy Warden, has been adopted, and works very well. It gives great additional security against escape.

The Warden, at my last visit, spoke in terms of approbation of the zeal and efficiency displayed by his Deputy during his illness. He was well satisfied with the manner in which Mr. Sullivan performed his duties, and with the behavior of the prisoners. I do not remember to have observed, on any former visit, better, if even as good, discipline. Every day I visited different parts of the prison several times, for the most part when I was least expected. I saw no disorder or violation of rule worth noting, even when convicts were not immediately under the eye of an officer.

The substitution of gas for coal oil, of larger and modern cells for those now in use, the erection of a stone ice-house and of a large piggery, sum up the present requirements of this Penitentiary. It is to be hoped Mr. Creighton will be spared to complete these works, and thus crown his administration by leaving no essential want unsupplied.

St. Vincent de Paul Penitentiary.

Certain difficulties represented by the Warden, to exist between himself, the Deputy Warden, Chief Keeper, and other officers of the staff, and employés of the Department of Public Works, led to so much trouble and unpleasantness as to call

for departmental action. Accordingly, in June last, you deemed it necessary to order an investigation to be made into the state and management of this Penitentiary, and, for this purpose, G. F. Baillairgé, Esq., Deputy Minister of Public Works, and the Inspector of Penitentiaries, were appointed, by you, Commissioners. The inquiry opened on the 23rd June, and was being continued at the end of the year, over which this report extends. The evidence promises to be very voluminous, and the proceedings are likely to last for several weeks. Pending the close of the investigation and the preparation of the report upon the evidence, which will be taken and submitted to you, it appears to me inopportune to make any reference, in this document, to the administration or affairs of this Penitentiary. It may be stated, in general terms, that the administration is by no means satisfactory.

Dorchester Penitentiary.

The prospect of the new wing being ready for occupancy ealier than next summer is not very good. The increased accommodation which it will afford is needed, the present wing being over-crowded. As in the Manitoba and British Columbia Penitentiaries, many of the convicts here are without cells, and are obliged to sleep in the passages.

I regret being again obliged to report that the machinery transferred from St. John's Penitentiary, for manufacturing purposes, is not yet in working order. Having found, last February, that the work upon it was at a stand-still, I recommended that the Department of Public Works should be asked to take charge of its completion. This was done, and the Clerk of Works, Mr. Turnbull, was instructed to employ mechanics to assist in finishing the machinery. Had it been made known to this Department that the progress was so slow, steps could have been taken to prevent the great delay which has taken place. In order that all the convicts be provided with employment during tht coming winter, effort should be made to have the machinery running as soon as possible. If, in addition to the butter tubs, for which the Warden reports there will be so much demand, the manufacture of the same articles, which were made at Halifax and St. John's Penitentiaries, be carried on, the convicts can be usefully and, perhaps, profitably occupied. Something should be done to prevent their being idle and to assist them to earn a livelihood hereafter.

The machinery and waterworks have been placed under the control of the Clerk of Works, Public Works Department. The Engineer has charge of the heating.

The pipes for the supply of water to the Penitentiary, laid three years ago, were found to be leaking badly in various places. It has, consequently, been found necessary to strip and disjoint the pipes, plug them with lead, instead of wood, and re-lay them again. Flaws were detected in many of the pipes and the wooden plugging proved very defective. The work was, fortunately, finished before the winter. This

was due to the great attention and energy of the Engineer, who very often worked until the night was well advanced.

The ventilation of the cell wing is rather imperfect. This is caused by the way in which the windows have been put in. They cannot be readily opened; moreover they are glazed on the outside, so that it is exceedingly difficult to put in a pane of glass without taking out the frame. Three or four of the windows, on each side should be so altered as to facilitate ventilation. To prevent a similar defect in the wing now being built, I instructed the Warden to report to the Department in case it were repeated.

A capacious reservoir, containing 216,000 gallons, was finished last autumn. It was planned by the Clerk of Works and constructed under his supervision. This large reserve should guarantee an unfailing supply of water for all purposes, including fire.

The new boiler house has been finished and the boilers placed in position.

It will be necessary to isolate the prison wing from the officers' quarters by means of iron doors, or of wooden doors lined with sheet iron, in case of fire. Should a fire break out in the front building, while the convicts are locked up in their cells, I apprehend there would be great loss of life from suffocation before the prisoners could be released. It is of great importance that proper precautions be taken to prevent a possible catastrophe. Application has been made to the Department of Public Works to furnish the doors required, and no doubt this will be done in good time.

I had an understanding with the Clerk of Works when I was last at Dorchester, respecting the laying out and fencing in of two yards—one or the use of the female convicts and the other in connection with the Deputy Warden's quarters. A great deal of inconvenience has been felt from the want of a suitable place for the women to take exercise and do their work in the fine weather.

The building which serves for a laundry, shoe and tailor shops, is a mere shell, and sways to and fro in a high wind. It requires strengthening and other repairs. The Clerk of Works promised he would do what was necessary. The laundry has been much improved by the addition of a clothes-drier, ingeniously planned and placed in position by Guard Darrah.

I was present at an examination of the pupils attending the school, established on the premises, for the education of the officers' children. The proficiency, intelligence and very creditable appearance of the scholars afforded an agreeable surprise. The school is exceptionally well conducted.

The space in front of the officers' quarters has been graded. I have instructed the Warden to have the other improvements made, which are so necessary to render these houses in any degree comfortable.

The Warden reports that the conduct of the convicts, with a few exceptions, has been satisfactory.

The female prisoners have also behaved themselves properly, and have been usefully employed throughout the year. The accommodation for this class of convicts is not quite as good or suitable as it might be; but, no doubt, in case of the number increasing, something may be done to improve the quarters now used, which amply meet present wants.

A number of convicts are employed in clearing and bringing into cultivation some of the wild lands belonging to the Penitentiary, whenever the weather is favorable.

The affairs of this Penitentiary—the idleness of many of the convicts during the winter months excepted—have been conducted in a satisfactory manner during the year. The officers have behaved themselves in a becoming manner, and have discharged their duties in such way as to meet the Warden's approval.

I have instructed the Warden, pursuant to your directions, to have due regard to the respective claims of the three Maritime Provinces to their proportionate share of the appointments, which he is authorized by the law to make.

MANITOBA PENITENTIARY.

I have, again, this year, to bring under your notice the over-crowded state of this Penitentiary. Several convicts still continue to sleep in the passages. Ten oak cells were constructed at the north end of the prison wing, as asked for last year; but six of them have been condemned by the Surgeon as unfit for occupation, because of there being no means to ventilate them.

The Minister of Public Works found it necessary to defer the building of the new wing which was to have been erected last summer. Instead of doing this, it is proposed to extend the cell accommodation, by either using, for that purpose, a portion of the front building, containing the Warden's quarters and the offices required for transacting the business of the Penitentiary, or by raising the roof of the wing, in order to add another tier of cells. According to my judgment, the enlargement can be better affected by taking in that portion of the main building extending from the wing to the chapels, inclusive, because the work can be done during the winter, and a large number of cells could be provided. On the other hand, the raising of the roof cannot be undertaken until next summer, whereas the increased room is required as soon as possible. To facilitate immediate operations, the Department of Public Works could provide a temporary residence for the Warden's family, at Winnipeg or elsewhere, pending the building of his future residence. Were this done, the work of removing the dividing walls, partitions, &c., could be commenced at once by the convicts, under the direction and supervision of the Department of Public Works.

Though the wing will not be built, for the present, as the additional c required can be otherwise supplied, the other buildings asked for last year, that is say, chapels and school, boiler house, hospital, workshops, &c., cannot be dispens with any longer without great inconvenience. Provision can be made for tempor chapels in the front building; but it would be most desirable that a detached hospi be built.

The second boiler has been placed in position, and steam for all purposes is n supplied.

An iron gate which separates the prison wing, in the basement, from the k chen, &c., has been put up, and gives much additional security to this part of t building.

The drainage has been at last effectively and permanently improv under the direction of Mr. D. Smith, the Agent of the Public Works Departme at Winnipeg. As suggested some years since, in one of my reports, there was incline in the drain; it was a dead level from the beginning, and, as a matter course, all the sewage remained under the flooring of the basement. It is surprisi that a chronic epidemic did not establish itself in the Penitentiary for the la seven years, to so great an extent did foul and noxious gases permeate the enti building.

The cell doors have been strengthened by the brick jambs being cased in iron.

A detached stone building, containing six dungeon cells, has been erected on t west side of the Penitentiary.

The convicts take their meals in the cells, the dining room being entirely t small. It is used as a workshop for the tailors and shoemakers.

A double-brick cottage, for guards, is in course of construction, and will b roofed in before the winter.

Two deaths occurred during the year, one of which was a case of suicide by life prisoner, who had become insane.

There were four escapes, one being successful. In view of the exposed state c the Penitentiary, from the want of a surrounding wall, close and constant vigilanc must be exercised to prevent more frequent evasions. Having frequently repr ented the great necessity of the wall being built, it were needless for me to say mor now on the subject. It is more needed than ever, in consequence of the growin number of convicts.

Should the Warden's present quarters be used in enlarging the prison, a hous for his future residence will be required. Preparations for building it might be mad forthwith. Stone could be quarried, and the trenches for the foundation excavate by means of convict labour.

The conduct and industry of the prisoners have been most favorably reported by the Warden. The same discipline, which has been so often commended in Annual Report, continues to be maintained unimpaired.

The lunatics from the Province and the North-West are still kept here, at great nvenience to the administration and to their own detriment. The accommodation surroundings are altogether unsuited to the peculiarly unfortunate condition of insane. Everything that circumstances will permit is done for their comfort well-being. It is expected that the Asylum at Selkirk will be ready to receive ents next summer.

Fuel is supplied by the Government to the officers at a very large expense. could be greatly lessened, I learn, by substituting Saskatchewan coal for the ar firewood now used. The saving that could be effected in two years, by burning , would recoup the outlay necessary to buy coal stoves by the Department of lic Works.

British Columbia Penitentiary.

I beg to direct your attention to the reports of the Warden and the other ers of this institution, as containing all the information concerning it that is in possession.

The Penitentiary is over-crowded, and great difficulty is felt in providing room the convicts.

A dangerous plot to break prison was discovered in time to frustrate the design he conspirators.

A convict made a murderous attack upon one of the guards, in view of ping.

Application was made, more than a year ago, to the Public Works Department, uild another wing.

The Warden has several times, in his letters to the Department, urged the neces- and utility of a visit by the Inspector. This might not be amiss, once in seven rs, as the administration of such an institution requires to be examined into by e one whose experience would enable him to detect any defects that might exist apply the proper remedies.

I have the honor to be, Sir,

Your obedient servant,

JAS. G. MOYLAN,

Inspector of Penitentiaries for Canada.

PARTMENT OF JUSTICE,

PENITENTIARIES' BRANCH,

OTTAWA, 11th December, 1884.

ACCOUNTANT'S REPORT.

OTTAWA, 28th October, 1884.

SIR,—I have the honor to report that the value of buildings, stock, &c., on hand at the several Penitentiaries, on the 30th June, 1884, is as follows :—

	$ cts.	$ cts.
Kingston.		
Farm land, fencing and buildings thereon	40,500 00	
Prison building, steam and hot water apparatus, steam pumps, tanks, water pipes, wharves, &c.	1,101,500 00	
Warden's house, &c.	25,500 00	
Grist mill and fittings	3,000 00	
Machinery in carpenters' and machine shop	3,500 00	
Storekeeper's department	5,750 00	
Clerk of Works' do	3,700 00	
Steward's do	3,000 00	
Tailors' do	3,000 00	
Shoemakers' do	2,000 00	
Bakers' do	550 00	
Beds, bedding and clothing, including hospital and insane ward	7,500 00	
Libraries	1,800 00	
Kitchens	1,500 00	
Armory	1,100 00	
Stables	2,500 00	
Farm	3,000 00	
Tramway and cars	7,000 00	
Female prison	2,000 00	
Furniture—Offices, chapels and dining hall	2,250 00	
		1,220,650 00
St. Vincent de Paul.		
Prison buildings, &c.	406,203 00	
Storekeeper's department	1,338 01	
Steward's do	20,501 84	
Tailors' do	3,786 97	
Tinsmiths' do	335 62	
Shoemakers' do	603 70	
Bakers do	1,892 97	
Blacksmiths' do	2,377 05	
Carpenters' do	1,800 23	
Engineers' do	1,485 95	
Stonecutters' do	4,210 88	
Armory	2,047 56	
Catholic chapel	3,255 70	
do library	234 20	
Protestant chapel	324 92	
do library	157 15	
Brickyard	2,093 01	
Hospital	709 56	
School	195 19	
Farm and stables	5,938 55	
Bookbindery	234 20	
Furniture—Offices	1,031 83	
		460,758 09
Dorchester.		
Prison buildings, &c.	341,003 36	
Storekeeper's department	3,015 50	
Steward's do	767 68	
Shoemakers' do	514 73	
Tailors' do	304 13	
Carpenters' do	764 09	
Blacksmiths' do	41 46	
Masons' do	67 93	
Machinists' do	3,591 15	
Farm and stock	3,281 90	
Stables	552 86	
Hospital	479 93	

Dorchester—Con.	$ cts.	$ cts.
Armory	696 65	
Chapels	429 07	
Libraries	332 80	
Fire hose	500 00	
Bedsteads	960 00	
Furniture—Offices	154 18	
Pine logs for manufactures	208 22	
		357,665 64
Manitoba.		
Prison buildings, &c	204,550 00	
Storekeeper's department	983 67	
Steward's do	6,565 88	
Carpenters' do	461 35	
Tailors' do	161 61	
Shoemakers' do	362 95	
Blacksmiths' do	338 00	
Bakers' do	2,000 93	
Library	160 30	
Protestant chapel	190 70	
Catholic do	261 00	
School	131 05	
Engineers' department	5,181 75	
Masons' do	33 35	
Quarry	2,011 55	
Armory	1,071 46	
Hospital and surgery	531 94	
Farm stock, &c	5,523 50	
Furniture, &c., officers' quarters	2,405 20	
		232,926 19
British Columbia.		
Buildings	159,930 00	
Land	48 000 00	
Fencing	4,200 00	
Sundries	3,066 00	
Chapels	778 25	
Storeroom	1,639 40	
Farm	3,896 50	
Carpenter shop	337 30	
Blacksmith shop	346 25	
Wing	2,242 00	
Shoe shop	758 30	
Drying room	92 00	
Tailors' shop	301 95	
Offices, furniture, &c	464 00	
Armory	518 00	
Kitchen	247 00	
Surgery	390 00	
Lamp room	9 75	
Halls	176 00	
Meat cellar	42 75	
Wash house	96 75	
Officers' quarters	370 25	
		227,902 45
		2,499,902 37
RECAPITULATION.		
Kingston Penitentiary	1,220,650 00	
St Vincent de Paul Penitentiary	460,758 09	
Dorchester do	357,665 64	
Manitoba do	232,926 19	
British Columbia	227,902 45	
		2,499,902 37

The estimates for financial year ending 30th June, 1886, will appear among those to be submitted to Parliament next session by the hon. the Minister of Finance.

I have the honor to be, Sir,
Your obedient servant,
GEO. L. FOSTER,
Accountant of Penitentiaries.

To J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

15—1½

No. 2.

KINGSTON PENITENTIARY.

REPORT OF THE WARDEN, FOR THE FISCAL YEAR ENDED 30TH JUNE, 1884.

KINGSTON PENITENTIARY, July, 1884.

SIR,—I have the honor to submit my fourteenth Annual Report, with the usual returns of the Kingston Penitentiary, for the year ended 30th June, 1884.

The discipline of the Penitentiary during the year has been very good. The officers, with a few exceptions, have performed their duties satisfactorily, and the conduct of the men has been commendable.

The various improvements in connection with the institution have made considerable progress during the year.

The new heating arrangements by steam are about completed. During the latter part of the winter, the steam was used in the wings, and gave every satisfaction. It is a vast improvement on the old stove system, being not only a saving of fuel but a great source of comfort to the men as well. When the stoves were in use it was an impossibility to heat, the place uniformly. Those occupying cells near the stoves would complain of the heat while those at a distance would find the other extreme.

The new water system is also about complete, and fills a long felt want, being a great protection against fire. Hydrants having been placed in commanding positions throughout the yard, from which, with the aid of the large Worthington pump in use here, water can be thrown over any of the buildings within the walls.

The gas house is also under way, and I hope, ere the end of next year, to see it completed and the gas in general use throughout the institution. It will be a vast improvement on the coal oil lamps now in use, being not only less expensive than the oil but also a great safeguard against fire.

When this, with the new water and heating arrangements are completed, the only thing required to make the Penitentiary compare favorably with the best institutions of a similar kind in America will be the enlargement of the cells—a very much needed improvement. The present ones are only 2 ft. 8 in. in width by 6 ft. in height and 10 ft. in length. This, of course, is much too small a space for any human being to spend on an average of twelve hours out of the twenty-four. By making three of the present cells into two, it would give all the room necessary for comfort and health. This could very well be done, owing to the number in confinements being so much smaller than formerly.

In addition to the improvements already mentioned, a fine new laundry in connection with the female prison has been built, to replace the old wooden structure formerly used for that purpose.

During the winter a new wharf, extending about one-half the length of the western water-front, was raised about two feet above the water level. When this is completed, the whole water-front will be enclosed by a substantial wharf, thus presenting an effectual barrier to the waves of Lake Ontario.

The grist mill has proved a success, having reduced the price of the flour and enabling us to have it always of the same quality.

The farm still continues to be a great source of revenue to the institution. The crops this season are fully up to the average, and should they turn out as present appearances indicate, we will have enough to carry us through till next season.

The vote of the Dominion Legislature for the support of the Penitentiary for the fiscal year justed closed was $112,878.23. Of this amount, $97,939.13 was expended, leaving a balance in the hands of the Government, unexpended, of $14,939.10. The chief reason for the non-expenditure of this sum was the decrease in the prison population. The average number during the previous fiscal year was 563, while during the past year it was only 501.

The amount of cash remitted to the Receiver-General during the year for convict labor, &c., was $14,979.33.

There remained in the Kingston Penitentiary on the 30th June, 1882, 512 males and twenty-two female convicts.

Received since—From common jails, 114 males and twelve females; from other penitentiaries, one male. Total number received during the year, 115 males and twelve females. These added to the number in the Penitentiary on the 30th June, 1883, made the total 627 males and thirty-four females.—Total, 661.

Discharged during the year—By expiration of sentence, 139 males and five females; by pardon, twenty-nine males and one female; by death, nine males; by escape, one male; by suicide, two males; sent to Insane Asylum, one male, making a total of 181 males and six females disposed of in these ways during the year; and leaving the total population on the 30th June, 1884, 446 men and twenty-eight women —Total 474, sixty convicts less than we had at the commencement of the year.

The daily average of convicts in the Kingston Penitentiary during the year was 501, and the cost per capita was as follows:—For staff, $87.09½; rations, $40.65; uniform clothing, $10.93½; convicts' discharge clothing and cost for travelling allowance, &c., $10.39¾; heating, $17.12¼; Light, 2.52¼; bedding 35½c.; contingencies, 10¾c.; maintenance of buildings, $8.61½.

The revenue in cash remitted to the Receiver-General, if distributed over the prison population, would amount to $29.87¾. This deducted from $174.87¾, would leave the actual outlay for the support of each convict, $144.98.

It is only fair to state that the apparent increase in the cost per capita is caused by the decrease in the prison population.

I am, Sir,
Your obedient servant,

JOHN CREIGHTON,
Warden.

J. G. Moylan, Esq.,
Inspector of Penitentiaries.

No. 3.

EXPENDITURE.

Dr. The Dominion of Canada in Account with the Kingston Penitentiary, for the Year ended 30th June, 1884. Cr.

1884.		$ cts	$ cts.
	To Staff—		
June 30...	Salaries	43,821 05	
do 30...	Gratuities on retirement	3,321 54	
do 30...	Uniforms	1,908 16	
			49,050 75
	Maintenance—		
do 30...	Rations	20,366 26	
do 30...	Convict, clothing	4,024 54	
do 30...	do travelling allowance	2,537 50	
do 30...	do discharge clothing	2,662 10	
do 30...	Bedding	178 17	
do 30...	Interments	38 80	
do 30...	Chapels	95 87	
do 90...	Library	297 30	
do 30...	School	93 37	
do 30...	Hospital	955 87	
			31,249 78
	Working Expenses—		
do 30...	Heating	8,578 91	
do 30...	Light	1,263 92	
do 30...	Material for buildings	4,396 75	
do 30...	Maintenance of machinery	711 70	
do 30...	Armory	48 60	
do 30...	Kitchen	642 47	
do 30...	Stationery Office	331 49	
do 30 ..	do	62 56	
do 30...	Queen's Printer	59 95	
do 30...	Farm	1,082 64	
do 30...	Stables	246 39	
do 30...	Furniture	16 00	
do 30	Telegrams	3 25	
do 30...	Postages	63 60	
do 30...	Freight charges	49 02	
do 30...	Express do	7 85	
do 30...	Advertising	67 50	
do 30...	Magistrate's fees	6 00	
			17,638 60
July 4...	Draft No. 180—Balance of accountable warrant		674 32
			98,613 45

1883.		$ cts.
July 24 ..	By Credit for accountable warrant	1,000 00
do 31...	Officers' pay-list this month	3,651 89
Aug. 20...	Credit to pay July accounts	10,245 84
do 16...	Official cheque 9005	550 00
do 31...	Officers' pay-list this month	3,637 46
Sept. 19...	Credit to pay August accounts	4,230 66
do 29...	Officers' pay-list this month	3,618 01
Oct. 30...	Credit to pay September accounts	2,211 13
do 31...	Officers' pay-list this month	3,643 84
Nov. 21...	Credit to pay October accounts	3,089 65
do 30...	Officers' pay-list this month	3,568 85
Dec. 19...	Credit to pay November accounts	3,746 98
do 31...	Officers' pay-list th's month	3,663 98
1884.		
Jan. 16...	Credit to pay December accounts	4,387 84
Feb. 21...	Officers' pay-list this month	3,663 29
do 29...	Credit to pay January accounts	4,140 39
Mar. 18...	Officers' pay-list this month	3,642 46
do 31...	Credit to pay February accounts	4,464 39
Apr. 19...	Officers' pay-list this month	3,659 13
do 30...	Credit to pay March accounts	3,891 62
May 17 ..	Officers' pay-list this month	3,656 34
do 31...	Credit to pay April accounts	2,864 68
June 19...	Officers' pay-list this month	3,577 87
do 30...	Credit to pay May accounts	4,964 65
July 9...	Officers' pay-list this month	3,621 09
do 9 ..	Credit to pay June accounts	4,613 13
do 9...	Stationery Office and Queen's Printer	391 44
	Superannuation	186 84
		98,613 45

No. 4.

REVENUE.

Dr. The Dominion of Canada in Account with the Kingston Penitentiary, for the Year ended 30th June, 1884. Cr.

				$ cts.				$ cts.
1883.					1884.			
Aug. 24...	To Draft No. 301, remitted Hon. Finance Minister...			1,113 20	June 30...	By Convict labor		13,319 44
Sept. 26...	do	417	do ...	1,179 35	do 30...	Stone, &c., &c.		726 39
Oct. 29...	do	637	do ...	1,137 62	do 30...	Blacksmiths' department		448 87
Nov. 29...	do	722	do ...	1,114 44	do 39...	Tailors'	do	111 83
Dec. 27...	do	846	do ...	1,138 60	do 30...	Carpenters'	do	21 15
					do 30...	Gate money		321 05
					do 30...	Light—oil barrels		30 60
1884.								
Jan. 25...	do	922	do ...	703 81				
Feb. 25...	do	1,020	do ...	993 02				
March 25...	do	1,096	do ...	1,227 60				
April 25...	do	1,184	do ...	1,224 02				
May 28...	do	71	do ...	991 91				
June 25...	do	151	do ...	849 32				
July 11...	do	204	do ...	1,647 65				
do 11...	do	....	do ...	1,658 79				
				14,979 33				14,979 33

S. W. SCOBELL,
Accountant.

No. 5.

DEBTS owing the Kingston Penitentiary on the 30th June, 1884.

Good debts	$781 20
Old and doubtful	101 96
	$883 16

CLAIMS against the Penitentiary.

As on the 30th June, 1884	$4,613 13
Amount subsequently paid	4,613 13

S. W. SCOBELL,
Accountant.

KINGSTON PENITENTIARY,
30th June, 1884.

No. 6.

NOMINAL LIST of Officers in the Kingston Penitentiary on the 30th June, 1884, giving Rate of Pay, Age and Date of Appointment.

Name.	Rank.	Salary.	Age.	Date of Appointment.
John Creighton	Warden	3,000 00	67	Jan. 1, 1871
William Sullivan	Deputy Warden	1,400 00	48	Sept. 1, 1881
Michael Lavell	Surgeon	1,800 00	59	Oct. 1, 1872
S. W. Scobell	Accountant	1,000 00	60	Dec. 1, 1879
Rev. C. E. Cartwright	Protestant Chaplain	1,200 00	47	Oct. 25, 1875
Rev. P. A. Towhey	Roman Catholic Chaplain	1,200 00	35	Dec. 18, 1875
Robert R. Creighton	Clerk	800 00	23	Feb. 17, 1882
P. O'Donnell	Storekeeper	900 00	48	June 19, 1857
James B. Mathewson	Schoolmaster	600 00	48	Sept. 1, 1859
James Weir	Steward	700 00	35	Sept. 1, 1881
Mary Leahy	Matron	550 00	46	Jan. 16, 1861
Mary Bostridge	Deputy Matron	350 00	58	Feb. 1, 1870
James Adams	Chief Trade Instructor	1,100 00	51	Mar. 1, 1869
William Gemmill	Trade Instructor	1,000 00	68	Jan. 19, 1870
James Halliday	Hospital Keeper	750 00	57	Jan. 19, 1867
Michael Leahy	2nd Class Instructor	600 00	53	Nov. 1, 1859
Patrick O'Connor	Miller	600 00	31	Dec. 18, 1882
Robert Hewton	Keeper	600 00	42	Jan. 1, 1882
David Cunningham	do	600 00	51	Jan. 8, 1883
James B. Mathewson	do	600 00	47	Sept. 6, 1859
Alexander Elsmere	do	600 00	55	Sept. 1, 1857
Thomas Davidson	do	600 00	51	Nov. 1, 1857
Thomas Carter	do	600 00	57	July 26, 1854
James Evans	do	600 00	48	Nov. 1, 1881
William Coward	Baker	600 00	29	June 1, 1878
Michael Kennedy	Messenger	600 00	28	April 1, 1872
William McConnell	Farmer and Gardener	600 00	47	April 16, 1863
Richard Holland	Guard	500 00	53	May 1, 1858
Bernard McGeen	do	500 00	47	Mar. — 1859
Edward Mooney	do	500 00	41	Sept. 27, 1864
John Kennedy	do	500 00	31	June 1, 1881
Nicholas Hugo	do	500 00	61	Mar. — 1865
George Holland	do	500 00	64	April 9, 1868
Michael Brennan	do	500 00	41	Oct. 3, 1866
Robert Priestly	do	500 00	60	June 4, 1855

NOMINAL LIST of Officers in the Kingston Penitentiary, &c.—*Concluded.*

Name.	Rank.	Salary.	Age.	Date of Appointment.
		$ cts.		
James Bryson	Guard	000 00	44	June — 1866
Jeremiah O'Driscoll	do	500 00	53	Oct. 10, 1866
Thomas Payne	do	500 00	61	Dec. 13, 1866
Daniel Fitzgibbon	do	500 00	56	Jan. 1, 1868
Thomas Smith	do	500 00	48	Mar. 19, 1860
John Regan	do	500 00	55	Oct. 18, 1850
Charles McNeill	do	500 00	64	Aug. 18, 1859
James Doyle	do	500 00	45	Aug 18, 1868
John Scally	do	500 00	47	Mar. 1, 1871
Thomas Moore	do	500 00	40	May 9, 1870
Jeremiah Dillon	do	500 00	47	Jan. 1, 1871
Edward Burk	do	500 00	66	June 20, 1868
John Mills	do	500 00	33	Oct. 17, 1875
Robert McAuley	do	500 00	42	Jan. 31, 1868
George McAuley	do	500 00	45	Oct. 2, 1876
Lawrence Walsh	do	500 00	40	Dec. 17, 1867
Wm. Hurst	do	500 00	45	Mar. — 1877
Charles McConville	do	500 00	38	Aug. — 1877
Alexander Atkins	do	500 00	27	June — 1878
Edwin J. Adams	do	500 00	35	July — 1878
Andrew Jamieson	do	500 00	34	Aug. 2, 1879
John Donnelly	do	500 00	30	Nov. 2, 1879
Robert Appelton	do	500 00	31	July 1, 1880
James G. Baldock	do	500 00	34	Aug 1, 1880
Charles Bostridge	do	500 00	36	April10, 1882
Thomas Thompson	do	500 00	42	May 18, 1883
John Cunningham	do	500 00	23	July 2, 1883
John Darragh	do	500 00	33	Feb. 1, 1884
James A. Rutherford	do	500 00	33	Mar. 1, 1884
Wm. J. McCormack	do	500 00	33	Mar. 1, 1884
James Mills	do	500 00	36	Mar. 1, 1884
Henry Woodhouse	Teamster	400 00	48	Sept. 1, 1872
Wm. C. Bell	do	400 00	41	April 9, 1877
Edward Burke, jun	do	400 00	24	June 1, 1881

No. 7.

FARM ACCOUNT, Kingston Penitentiary, for the Year ended 30th June, 1884.

Description.	Rate.	Amount.	Description.	Rate.	Amount.
	$ cts	$ cts.		$ cts.	$ cts.
To Seed and manure	.....	466 51	By 1,418 bush. potatoes	0 50	709 00
Labor of two span of horses and two teamsters	.....	1,032 90	200 do small potatoes	0 30	60 00
Pigs feed from dining hall	.....	75 00	369½ do onions	1 00	369 50
Salary of farm gardener	.....	560 00	711 do carrots	0 40	284 40
do two guards for one year	.....	900 00	90 do beans	1 50	135 00
Labor of convicts for 3,947 days	0 40	1,578 80	367½ do parsnips	0 60	220 50
Tools and sundries	.....	143 41	214 do beets	0 50	107 00
		4,756 62	334 do peas	0 85	283 90
Balance	.....	1,127 15	1,998 do oats	0 45	899 10
			15 do plums	0 50	7 50
			500 do mangles	0 40	200 00
			100 bunches summer savory	0 05	5 00
			167 doz. green corn	0 15	25 05
			7,004 heads cabbage	0 08	560 32
			6,400 do lettuce	0 02	128 00
			60 tons hay	12 00	720 00
			38 do straw	6 00	228 00
			7 do pea straw	4 00	28 00
			Parsley	.....	2 00
			Sage	.....	2 00
			11,700 lbs. pork	0 07½	877 50
			1 acre vetches	.....	10 00
			150 quarts black currants	0 10	15 00
			100 do red do	0 07	7 00
		5,883 77			5,883 77
			By Balance	.....	1,127 15

No. 8.

DISTRIBUTION of Convicts at the Kingston Penitentiary on the 30th June, 1884.

No.	How Employed.	No. of Men.	No.	How Employed.	No. of Men.
1	Carpenters' shop	36	15	Asylum orderlies	1
2	Blacksmiths' do	41	16	do in punishment	1
3	Stonecutters' do	18	17	Storekeeper	1
4	Mason gang	15	18	Wings	12
5	Wharf do	4	19	Drying-room	19
6	Railroad gang	2	20	Foundry	93
7	Dining hall and kitchen	17	21	Stone pile and bucket ground	21
8	Wash-house	7	22	Churches	2
9	Tailor and shoe shop	59	23	Mess room	1
10	Bakery	6	24	Compost	1
11	Farm and gardeners	23	25	Quarry gang	20
12	Hospital patients	9			
13	do orderlies	3		Total	446
14	Asylum patients	34			

No. 9.

RETURN of Convicts who have been Pardoned out of the Kingston Penitentiary during the Year ended 30th June, 1884.

No.	Name.	Crime.	Place.
1	Neil Livingston	Manslaughter	Simcoe.
2	William Harris	Rape	Leeds and Grenville.
3	Pierre Duval	Murder	Arthabasca.
4	John Adams	Larceny	Welland.
5	William Riley	Rape	Leeds and Grenville.
6	James Howard	Shooting with intent	Elgin
7	George A. Amer	Murder	Algoma.
8	James Robberts	Post office robbery	Wentworth.
9	John C. Sears	Robbery, forgery and uttering	Bedford.
10	Alphonsine Martel	Arson	Montreal.
11	James Ross	Burglary	York.
12	Robert Murray	do	Waterloo.
13	David A. Doxie	Receiving	Oxford.
14	Silas Burnham	Forgery	Simcoe.
15	John W. Griffith	Bigamy	Carleton.
16	George Horrill	Forgery	Prince Edward Island.
17	James Crosbey	do	do
18	Hurbert Bainville	Attempt to murder	Rimouski.
19	Francis Donnelly	Rape	York.
20	Daniel Kelly	Arson	Simcoe.
21	James McNamara	Murder	Brant.
22	Wesley Miles	Larceny	Grey.
23	John Sullivan	Rape	Wellington
24	Richard Robinson	do	Northumberland.
25	James P. Murphy	do	Peterboro'.
26	Thos. McAvilla	do	do
27	Wm. Hubbs	do	do
28	Moses Leach	Larceny	Elgin.
29	John Wilson	Rape	Wellington.
30	John McCarthy	Felony	Renfrew.

No. 10.

RETURN of Convicts who have Died in the Kingston Penitentiary during the Year ended 30th June, 1884.

No.	Name.	Crime.	Place.
1	Charles Osterbout	Buggery	Northumberland and Durham.
2	James Stewart	Arson	Montreal.
3	Arthur McPike	Malicious obstruction	Renfrew.
4	Daniel Winter	Larceny	Lambton.
5	Charles Maurand	Murder	Hastings.
6	Archibald Downey	Escape, larceny and assault	St. John's Penitentiary.
7	Edward McDonald	Highway robbery	York.
8	William Montany	Poisoning	Victoria.
9	Michael Doab	Larceny	Brant.

No. 11.

RETURN of Convicts who have been Re-committed to the Kingston Penitentiary during the Year ended 30th June, 1884.

Number.	Name.	1st Re-commitment.	2nd Re-commitment.
1	Octave Guilbault	.....	1
2	Joseph Osborn	.....	1
3	James Jamieson	.....	1
4	Robt. McCullock	1	.....
5	Joseph Guy	1	.....
6	Thomas Knight	1	.....
7	Kenyon Spring	1	.....
8	William J. White	1	.....
9	Henry Hardinge	1	.....
10	John Kelly	.....	1
11	John Wilson	1	.....
12	George Foster	1	.....
13	Edward McDonald	1	.....
14	Betsy Millar	1	.....
15	Thomas White	1	.....
16	Catherine Wabuck	1	.....
17	Samuel Pillow	1	.....
18	Thomas Herbert	1	.....
19	William Boyd	.....	1
20	Richard Hannab	1	.....
21	John Carroll	1	.....
22	William Lawlor	1	.....
23	Samuel Clarke	1	.....
24	George Adams	.....	.....
25	William C. Green	.....	1

No. 12.

RETURN of Remission of Sentence earned by Convicts discharged from the Kingston Penitentiary during the Year ended 30th June, 1884.

No.	Days.	No.	Days.	No.	Days.	No.	Days.
2	.....	1	102	1	141	1	228
1	3	1	103	1	143	2	229
1	34	2	107	2	145	1	231
1	50	1	108	1	148	1	232
1	57	1	111	2	159	7	233
1	69	1	112	1	160	8	234
2	71	1	115	4	161	2	235
1	74	1	117	1	165	1	236
1	75	1	119	1	171	1	240
1	77	1	121	1	176	2	245
2	78	1	125	3	182	4	250
5	79	1	126	1	183	1	255
1	80	3	127	1	184	1	288
2	82	2	128	1	190	1	290
1	84	5	129	2	192	2	307
1	86	4	130	1	193	1	313
1	87	4	131	2	199	1	332
1	90	4	133	1	201	1	348
1	92	2	135	1	204		
1	93	1	136	1	206	144	
1	94	4	137	2	214		
1	97	1	138	2	226		

No. 13.

RETURN of Value of Labor, exclusive of Material, on Work done in the Kingston Penitentiary, for the Year ended 30th June, 1884.

Various Departments.	Amount.
	$ cts.
Carpenters' and trades' department	4,633 00
Masons' and stonecutters'	11,672 40
Blacksmith and machine shops	7,328 50
Lock department	13,311 46
Tailor shop	4,735 20
Shoe shop	2,715 80
Female prison	2,224 80
Farm, stable, teamsters, &c	2,863 70
Bakery	790 40
Cooks, cleaners, orderlies, &c	1,606 00
	51,881 26

No. 14.

STATEMENT of Movement of Convicts at Kingston Penitentiary, from midnight of the 30th June, 1883, until midnight of the 30th June, 1884.

Description.	Male.	Female.	Total.	Male.	Female.	Total.
Remaining on the 30th June, 1883	.....	.....	.....	512	22	534
Received since :—						
From Common Jails	114	12	126			
Other Penitentiaries	1	.....	1			
				115	12	127
				627	34	661
Discharged since :—						
By Remisssion of Sentence	139	5	144			
Pardon	29	1	30			
Death	9	.....	9			
Escape	1	.....	1			
Suicide	2	.....	2			
Sent to Asylum	1	.....	1			
				181	6	187
Remaining on the 30th June, 1884	.....	.....	.....	446	28	474

No. 15.

COMPARATIVE STATEMENT of Movement of Convicts in Kingston Penitentiary, for 10½ years preceding the 30th June, 1884.

Years.	Admissions. Common Jails. Male.	Common Jails. Female.	Lunatic Asylum. Male	Lunatic Asylum. Female	Reformatory. Male.	Reformatory. Female.	Other Penitentiaries. Male.	Other Penitentiaries. Female.	Recaptured. Male.	Recaptured. Female.	Returned by Order of Court. Male.	Returned by Order of Court. Female.	Total. Male.	Total. Female.	Total. Total.
1874	145	12	5	...	...	...	...	2	...	...	...	...	150	14	164
1875	187	6	...	...	...	...	158	...	1	...	...	...	346	6	352
1876	216	7	...	...	...	...	62	1	1	...	...	...	279	8	287
1877	69	7	23	1	...	...	2	...	...	...	...	...	94	8	102
1877-78	215	9	...	...	...	...	64	2	...	...	...	...	279	11	290
1878-79	202	9	...	...	...	...	68	1	...	...	...	...	270	10	280
1879-80	180	8	...	...	3	...	42	2	1	...	...	...	226	10	236
1880-81	131	7	...	...	2	...	67	4	4	...	1	...	205	11	216
1881-82	105	8	...	...	...	...	8	...	...	...	...	...	113	8	121
1882-83	125	4	...	...	...	...	4	3	...	...	...	...	129	7	136
1883-84	114	12	...	...	...	...	1	...	...	...	...	...	115	12	127
	1689	89	28	1	5	...	476	15	7	...	1	...	2206	105	2311

Years.	Discharges. Expiration of Sentence. Male.	Expiration of Sentence. Female.	Pardon. Male.	Pardon. Female.	Lunatic Asylum. Male.	Lunatic Asylum. Female.	Suicide. Male.	Suicide. Female.	Death. Male.	Death. Female.	Escape. Male.	Escape. Female.	Removed by Order Court. Male.	Removed by Order Court. Female.	Other Penitentiaries. Male.	Other Penitentiaries. Female.	Total. Male.	Total. Female.	Total. Total.	Remaining at end of Year. Male.	Remaining at end of Year. Female.	Remaining at end of Year. Total.	Yearly Average.
1874	111	6	18	...	1	...	...	...	4	...	...	...	...	...	...	...	134	6	140	385	23	408	390½
1875	115	6	30	1	6	...	...	...	5	1	3	...	...	...	...	...	159	8	167	572	21	593	509⅔
1876	114	10	19	...	10	1	...	...	7	..	3	...	...	...	13	...	166	11	177	685	18	703	617⅙
1877	79	3	18	1	3	...	...	...	6	...	...	...	...	...	...	...	106	4	110	673	22	695	683⅕
1877-78	208	6	40	1	2	...	...	...	1	...	1	...	...	...	...	...	252	7	259	700	26	726	692⅓
1878-79	182	6	48	3	...	1	...	...	7	...	...	...	...	...	...	...	237	10	247	733	26	759	746⅓
1879-80	203	10	35	2	1	1	...	...	9	2	...	...	...	...	...	...	248	15	263	711	21	732	737⅔
1880-81	190	6	34	2	2	...	1	...	1	...	6	..	1	...	...	..	235	8	243	681	24	705	701½
1881-82	175	8	29	...	..	...	...	...	11	...	1	...	...	...	1	...	217	8	225	577	24	601	642
1882-83	144	8	30	..	6	...	1	...	10	...	3	..	...	...	...	...	194	8	202	512	22	534	563
1883-84	140	5	23	1	1	...	2	.	9	...	1	...	...	...	...	...	18	6	187	446	28	474	501
	1661	74	329	11	32	3	4	...	70	3	18	...	1	..	14	...	2129	91	2220				

No. 16.

CRIMINAL Statistics, Kingston Penitentiary, for the Year ended 30th June, 1884.

—	Description.	Male	Female	Total.
Race	White	105	11	116
	Colored	10	1	11
		115	12	127
Martial	Married	47	5	52
	Single	68	7	75
		115	12	127
Age	Under 20 years	19	2	21
	From 20 to 30 years	49	6	55
	30 to 40 do	24	1	25
	40 to 50 do	11	1	12
	50 to 60 do	7	1	8
	Over 60 years	5	1	6
		115	12	127
Education	Cannot read	16	2	18
	Read only	7	4	11
	Read and write	92	6	98
		115	12	127
Moral habits	Abstinate	22	6	28
	Temperate	59	3	62
	Intemperate	34	3	37
		115	12	127
Country	Ontario	50	3	53
	England	21	.....	21
	United States	13	2	15
	Saxony	1	.....	1
	Sweden	1	1	2
	Quebec	8	4	12
	Ireland	12	2	14
	Germany	2	.....	2
	Scotland	6	.....	6
	New Brunswick	1	.....	1
		115	12	127
Occupations	Blackmith	1	.....	1
	Laborers	51	.....	51
	Moulders	6	.....	6
	Bakers	2	.....	2
	Barbers	4	.....	4
	Clerks	6	.....	6
	Bricklayers	2	.....	2
	Carpenters	3	.....	3

—	Description.	Male.	Female.	Total.
Occupations	Farmers	7	.....	7
	Printers	2	.....	2
	Shoemakers	6	.....	6
	Fireman	1	.....	1
	Cook	1	.....	1
	Plasterer	1	.....	1
	Mason	1	.....	1
	Tailors	6	.....	6
	Boat builder	1	.....	1
	Cooper	1	.....	1
	Painters	2	.....	2
	Tinsmiths	2	.....	2
	Boiler maker	1	.....	1
	Stonecutters	1	.....	1
	Butcher	1	.....	1
	Chair maker	1	.....	1
	Broom maker	1	.....	1
	Wood turner	1	.....	1
	Machinists	2	.....	2
	Boot black	1	.....	1
	Females	.....	12	12
		115	12	127
Crimes	Manslaughter	3	1	4
	Cattle stealing	5	.....	5
	Larceny	29	8	37
	Felony	2	.....	2
	Assault	5	....	5
	Highway robbery	13	....	13
	Horse stealing	8	1	9
	Forgery	5	.....	5
	Rape	5	.....	5
	Incest	1	.....	1
	Malicious obstruction	1	.....	1
	Arson	3	.....	3
	Bringing stolen property to Canada	4	.....	4
	Post office robbery	4	.....	4
	Sodomy	2	.....	2
	False pretence	2	.....	2
	Murder	2	1	3
	House-breaking	5	....	5
	Burglary	11	.....	11
	Shooting with intent	1	.....	1
	Embezzlement	2	.....	2
	Receiving stolen goods	1	1	2
	Riot	1	.....	1
		115	12	127
Counties	District of Algoma	2	1	3
	Wellington	1	.....	1
	Oxford	2	.....	2
	Waterloo	3	.....	3
	Hastings	2	.....	2

No. 16.—Criminal Statistics, Kingston Penitentiary—*Concluded.*

—	Description.	Male.	Female.	Total.	—	Description.	Male.	Female.	Total.
Counties	York	28	.....	28	Counties	Lennox and Addington	1	.....	1
	Lincoln	6	.....	6		Huron	1	.....	1
	Kent	5	.....	5		Lambton	4	.....	4
	Bruce	1	.....	1		Leeds and Grenville	4	.....	4
	Peel	2	.....	2		Montreal	.....	5	5
	Carleton	2	2	4		Essex	3	.....	3
	Frontenac	1	1	2		Ontario	3	.....	3
	Brant	3	.....	3		Perth	1	.....	1
	Renfrew	4	.....	4		Elgin	3	....	3
	Northumberland and Durham	1	.....	1		Norfolk	2	.....	2
	Grey	4	.....	4		Stormont, Dundas and Glengarry	2	.....	2
	Wentworth	10	1	11		Lambton	.....	1	1
	Welland	5	.....	5		Dorchester Penitentiary	1	.....	1
	Simcoe	4	1	5					
	Middlesex	2	.....	2			115	12	127
	Prescott and Russell	2	.....	2					

No. 17.

Summary of Punishments awarded in the Kingston Penitentiary during the Year ended 30th June, 1884.

Months.	Number in Dark Cells.	Number in Solitary Cells.	Number Flogged.	Number of Lashes inflicted.	Number who lost Remission.	Number Deprived of School.	Number who lost Light.	Number Admonished.
1883.								
July	24	.....	.....	.....	11	.....	.....	3
August	11	1	.....	.....	6	.....	.....	2
September	17	.....	.....	.....	9	.....	.....	.....
October	9	3	.....	.....	7	.....	.....	.....
November	9	.....	.....	.....	9	.....	.....	1
December	10	.....	.....	.....	7	.....	.....	6
1884.								
January	11	.....	.....	.....	5	.....	.....	.....
February	9	1	.....	.....	5	.....	.....	1
March	7	.....	.....	.....	1	.....	.....	.....
April	8	.....	.....	.....	5	.....	.....	.....
May	3	.....	.....	.....	2	.....	.....	1
June	6	.....	.....	.....	6	.....	.....	.....

No. 18.

REPORT OF PROTESTANT CHAPLAIN.

SIR,—I have the honor to report a steady decrease of the number of convicts, owing, no doubt, partly to the cessation of the drafts from other prisons which were formerly sent to us. Still, the decrease is larger in amount than that would account for, and appears to indicate a decrease of crime.

The school continues to go on successfully. With the exception of a few elderly men, almost every man who comes here ignorant, learns to read and write during his sojourn.

I believe that, owing mainly to the interest which the men take in the books supplied to them from the library, reports for talking in the ranges at night have almost ceased, although a few years ago they were very frequent.

Towards the close of the fiscal year, a movement towards serious thought became apparent, resulting in the formation, at their own desire, of a voluntary Bible class, which is attended by from fifty to sixty men.

I am, Sir,
Yours respectfully,

C. E. CARTWRIGHT,
Chaplain.

J. G. MOYLAN, Esq.
Inspector of Penitentiaries.

No. 19.

REPORT OF CATHOLIC CHAPLAIN.

KINGSTON PENITENTIARY, July, 1884.

DEAR SIR,—In this, my tenth Annual Report, I have nothing further to say than again bear testimony to the excellent management of the Penitentiary. Great credit is due Warden Creighton for the existing state of affairs, and I trust God will spare him long to continue his very useful work.

I have the honor to be, Sir,
Your obedient servant,

P. A. TWOHEY,
Catholic Chaplain.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

No. 20.

SURGEON'S REPORT.

KINGSTON PENITENTIARY, 30th June, 1884.

SIR,—I have the honor of presenting my Annual Report for the year ending this date.

It will be seen, in the annexed tables, that the health of this institution, during the past year, has been very good, and the mortality, considering all the circumstances, remarkably small.

I have nothing special to state concerning the sanitary condition of the prison. Its excellent hygienic state, which has been one of its characteristics of late years, has been maintained. The prevention of disease is a matter of such moment that its importance is never lost sight of, and this vigilance is amply repaid.

The authorities are mindful that diet, clothing, cleanliness, ventilation, &c., shall be of such a nature as to preclude, as far as possible, danger from these sources.

The inmates of the insane ward present no peculiarities differing from inmates of similar institutions. Most of them are broken down, physically as well as mentally, and so far as restoration to soundness of mind is concerned, utterly hopeless.

The care and attention received by them undoubtedly prolong their lives, for many of them have had very little of comfort before being imprisoned.

I have much satisfaction in stating that every facility looking to the treatment and comfort of the sick and insane, is afforded me. The Hospital Overseer continues most efficient in the discharge of his special duties, and in connection with the other officers of the hospital and insane ward, merit commendation.

The number of yearly prescriptions, exclusive of hospital patients, amount to 2,115.

I have the honor to be, Sir,
Your obedient servant,

M. LAVELL, *M. D.*
Surgeon, Kingston Penitentiary.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

KINGSTON PENITENTIARY.

ANNUAL RETURN of Sick treated in Hospital, from 1st July, 1883, to 30th June, 1884.

Disease.	Remained.	Admitted.	Total.	Died.	Discharged.	Remaining.	Remarks.
Abscess		1	1			1	
Ascites							
Asthma	1	1	2		2		
Amputatio		1	1		1		
Boils							
Bronchitis	1	13	14		14		
Burns		10	10		10		
Bubo		3	3		3		
Cephatoa							
Cholerine							
Colic		1	1		1		
Contusion		9	9		8	1	
Chorea		1	1		1		
Cutaneous		4	4		3	1	
Debility		3	3		3		
Diarrhœa		8	8		8		
Dysentery							
Dyspepsia		13	13		9	4	
Dementia		6	6		6		
Epilepsy		2	2		1	1	
Erysipelas		7	7		7		
Febricula	1	36	37		37		
Fever, intermittent		1	1		1		
do typhoid	2	6	8		8		
Festula in Ano							
Gastritis		1	1	1			
Gelatio							
Heart disease		1	1	1	1		One died out of hospital.
Hemoptysis		2	2		2		
Homatemesis							
Hemorrhoids							
Hepatitis		1	1	1			
Hydrocile							
Lumbago		1	1		1		
Luxatura	1		1		1		
Malingering	3	22	25		25		
Mumps		2	2		2		
Neuralgia	1		1		1		
Necrosis		2	2		2		
Ophthalmia		5	5		5		
Orchitis		1	1		1		
Otitis		3	3		3		
Phthisis	1	1	2	1		1	
Pneumonia		2	2		2		
Podagra		1	1		1		
Parrus		1	1	1			
Rheumatism		4	4		4		
Suicide		1	1	1			By Paris green.
Sciatica		1	1		1		
Sprain		7	7		7		
Stricture							
Scrofula				1			Out of hospital.
Submersio				1			do
Sinus		1	1		1		
Tonsillitis		1	1			1	
Ulcers		2	2		2		
Whitlow	1	1	2		2		
Wounds		5	5		5		
Total	12	195	207	8	192	10	

M. LAVELL, M.D., *Surgeon, Kingston Penitentiary.*

KINGSTON PENITENTIARY, 1st July, 1884.

ANNUAL RETURN of Deaths in the Hospital, Kingston Penitentiary, from 1st July, 1883, to 30th June, 1884.

No.	Names.	Age	Disease.	When Admitted.	Died.	Country.	No. of days in Hospital.	Remarks.
1	James Stewart	29	Hepatitis	22nd Aug., 1883...	28th Aug., 1883 ...	Ireland	.....	
2	Daniel Winters.....	23	Scrofula.....	Died out of hospital	14th Dec., 1883...	Canada	Found dead in his cell.	Indian.
3	Thomas Evans.....	34	Suicide	16th Jan., 1884....	16th Jan., 1884....	do	10 hours.....	Poisoned by Paris green, as acknowledged by himself.
4	Arch. Downey.....	48	Parrsis	13th Jan., 1884....	26th Jan., 1884....	do	14	
5	Edward McDonald...	20	Phthisis and emcolism	10th Jan., 1884....	8th March, 1884...	do	59	
6	Wm. Montaney	66	Gastritis	17th May, 1884.....	17th June, 1884...	do	32	
7	Michael Daab	71	Heart disease	Died out of hospital	19th June, 1884...	Germany	Found dead in his cell.	
8	Ben. Stephenson.	.....	Drowned	.....	25th June, 1884...	Canada	.....	Supposed suicide.

STATEMENT of Accidents to Convicts in Kingston Penitentiary, from 1st July, 1883 to 30th June, 1884.

(No accident worthy of record, occurred during the year.)

M. LAVELL, M.D.,
Surgeon, Kingston Penitentiary.

KINGSTON PENITENTIARY, 1st July, 1884.

No. 21.

MATRON'S REPORT.

KINGSTON PENITENTIARY, 30th June, 1884.

SIR,—I have the honor to submit my Report of the female department of this institution, for the year ending 30th June, 1884.

The female convicts are principally employed in sewing and knitting for the male prison, as is shown by the return of work done.

At the end of the year 1883, there remained in this department twenty-two female convicts. During this year twelve were received, five were discharged by expiration of sentence, one was pardoned, leaving twenty-eight at the end of this year.

I remain, Sir,
Your obedient servant,

MARY LEAHY,
Matron.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

RETURN of Work done in Female Department, for the Year ending 30th June, 1884.

Number of Articles.	Work Done.	Equal to Days.	Rate per Day.	Amount.	Total.
	Male Prison.		$ cts.	$ cts.	$ cts.
10	Aprons	3	0 30	0 90	
435	Pairs of drawers	290	0 30	87 00	
70	do mitts	70	0 30	21 00	
356	do pants	356	0 30	106 80	
533	White flannel shirts	533	0 30	159 90	
78	Pairs do sleeves	39	0 30	11 70	
1,212	do socks	1,212	0 30	363 60	
1,181	Linen towels	118	0 30	35 40	
12	Roller do	3	0 30	0 90	
8	Table cloths	4	0 30	1 20	
12	Pillow slips	2	0 30	0 60	
429	Handkerchiefs	43	0 30	12 90	
6	Shrouds	6	0 30	1 80	
					803 70
	Female Prison.				
.....	Knitting and sewing	436	0 30	130 80	
.....	Housework, cooking, &c	3,156	0 30	946 80	
					1,077 16
	Government Contract.				
922	Grey flannel shirts	922	0 25	230 50	
115	Black silk handkerchiefs	.....	0 10	11 50	
					242 00
					2,122 86

No. 22.

SCHOOL MASTER'S REPORT.

KINGSTON PENITENTIARY, 10th September, 1884.

SIR,—I have the honor to submit my tenth Annual Report on the school of Kingston Penitentiary, for the fiscal year ended 30th June, 1884, and have much pleasure in saying that those attending school are truly making favorable progress.

Our daily attendance has been reduced from 125 to ninety-one, caused by a decrease in our prison population. In addition to those who regularly attend school in school-room, others, by the kind permission of Warden Creighton, are furnished with books, slates, &c., for cell practice. This has a beneficial effect, as it tends to self-improvement and to quietness in the cells. Through the kindness of Warden Creighton and Chaplains, and the assiduous efforts of my assistant teacher, to improve those in their several classes, is no doubt the cause of our school success.

I am, Sir,
Your obedient servant,
J. B. P. MATHEWSON,
Schoolmaster.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

No 1.

ST. VINCENT DE PAUL PENITENTIARY.

REPORT OF THE WARDEN, FOR THE YEAR ENDED 30TH JUNE, 1884.

ST. VINCENT DE PAUL PENITENTIARY, August, 1884.

SIR,—I have the honor to submit my Annual Report for the year ended the 30th June, 1884.

I subjoin to it the usual Returns and Statistics, which will constitute the principal ground thereof.

The accompanying Statistics of our criminal population show what has been the movement of the convicts during the year terminated the 30th June last.

The 30th June, 1883, there remained in the St. Vincent de Paul Penitentiary.....	308	convicts.
Since, there have been received from common jails...	98	"
Whom, if added to the 308 remaining the 30th June, 1883, make.....	406	"
Have been released during the year.....	141	"
Thus leaving a criminal population of.....	265	"

on the 30th 1884.

This decrease of our population is due, I believe, partly to the relatively prosperous state of affairs of the Dominion generally, during these last years; partly, also, to the relative brevity of the term of sentence inflicted upon the greatest number of the criminals during the same period; and in a least part, likewise, to the increase of remission time granted to convicts by virtue of the Penitentiary Act of

1883; and, lastly, to the number of pardons awarded this year, being twenty, against five the preceding year.

The Return, No. 8, shows that the largest number at any time during the year terminated the 30th June, 1884, was.... 308
The smallest number at any time during the year was..... 259
And the average number during the year, per day, was..... 280

And the cost per capita was as follows:—

Total expense of the year, Statement No. 11.....		$82,609 58
To be deducted:		
Amount of expenditure carried.		82,699 58
1. The Revenue in cash, Statement No. 12.	$1,619 83	
2. Travelling allowances to discharged convicts, and their discharge clothing, maintenance of machines and repairs to buildings, Statement No. 13.....	5,202 63	
		6,822 46
This last amount of.....		$75,787 12
Assessed over our average population of 280, will make the cost of convicts, per capita, to be.....		270 67
If, however, the value of convicts' labor was accounted for, amounting, according to the Statement No. 13, to the sum of.....		$40,872 75
And deducted from that of.....		75,787 12
That would have the effect to reduce the expense to....		$34,914 37
And that of the keeping of each of the convicts to.....		124 69

And although this last figure may appear already low enough, it would seem to be more moderate yet, if the relatively limited number of the present population of the prison be only borne in mind, together with the facts that the costs of the maintenance of the establishment are the same as when it had an average population of 346 convicts; as, for example, in the fiscal year 1880–81. See comparative movement, &c., No. 7.

Then, if the cost of maintenance for 1883–84 were assessed over a population of individuals of 346, in lieu of 280, that would cause an expenditure, per capita, in the first case, of $219; instead of $270.67; and in the second case, of $101, instead of $124.69.

This result shows that it would be a mistake to suppose that those costs of maintenance are diminishing in proportion with the decreasing of the population; for the salaries, the heating and lighting, remain the same.

One last observation on this matter.

The vote of the Dominion Legislature, for the support of this Penitentiary during the fiscal year just closed, was.....	$83,546 36
The expense has amounted to.....	82,609 58
There consequently remains in the hands of the Government.....	$ 936 78
As it is a matter of fact, however, that gratuities have been paid and other disbursements made, which had not been provided for, see (Statement No. 14,) amounting to.....	$1,631 82
Which, if added to the unexpended balance.....	936 78
The two will form a total, seemingly to the credit of the institution, of.....	$2,568 60

Besides, I can well affirm, in all conscience, that I have seen with a particular care and an unceasing survey, that the economy was practised in all the Departments as much as it could be so done, without impairing the efficiency of the service.

THE WORKS

which are carried on under the supervision of the Department of Public Works, specially those of the excavations into the quick rocks of the main sewer, have been pushed on with vigor, and the laying of the pipes will be terminated, in all probability, towards the next spring.

The rotunda could then be built, and the setting down of the steam boiler take place, so that the system of heating will be apt to become much more economical, and, at the same time, greatly more commodious.

The works of the splendid building intended, in the first place, for the use of a dining hall, and to satisfy to other wants, have progressed slowly since last fall; and although, in consequence of the adoption of the system of serving meals in the cells, the edifice is not likely to preserve its former distinction, and that modifications have thereby become unavoidable in the distribution of its inside, and that the windows be of too small dimensions and too few in number, particularly in case that the construction was eventually put to the use of shops—the need of which, in every one's opinion, as well as your own, Mr. Inspector, I believe, is so imperiously felt. However, the works have been carried on in accordance with the plans first adopted.

Yet I have occasionally ventured few representations upon the matter, but like most of those made in connection with other urgent improvements, they have produced no effect. Probably more propitious circumstances are looked for before action be taken in that direction.

THE DISCIPLINE.

I shall say but a few words about it, in so much that this grave subject has hitherto been the source of contentious opinions among officials themselves, to whom their elevated position gives all possible authority; this arises, probably, from the different standpoints at which each places himself to make an appreciation thereof. Even yourself, Mr. Inspector, you have not always judged very favorably of it; whilst it has occurred that Mr. Creighton, the Warden of the Kingston Penitentiary, whose ability and experience in similar matters could hardly be doubted, thought it due to justice, to record, in the Official Report which he was submitting, on the 6th July, 1883, to the Honorable Minister of Justice, in connection with a visit that the Minister had instructed him to make to this Penitentiary, that he had found out the discipline here to be good, and even better, in some respects, than that which obtained in the Kingston Penitentiary.

It is one year and more since that testimony has been given to my administration, and that the Honorable Minister thought proper to acknowledge the merit thereof.

Since, in my own mind, at least, there has been improvement. The fact that there has not been any escape to be regretted during the year, would be, in your own way of appreciation, in matters alike, I believe, one of the best indications of a better state of discipline prevailing. Three convicts attempted to escape. Those attempts were insignificant; and upon each of the cases, besides, circumstantial reports have been submitted to you in due times.

At best, it would neither be fair, nor even reasonable, to judge of the state of discipline in an institution like this, from some infractions to the rules of silence; for, with works of the nature of those performed here, that give causes for suggestions, even from one convict to another, it becomes an absolute impossibility to totally prevent the utterance of those words, in reference to which, you will not think out of place the quotation of a paragraph, which reads as follows, in the report of the Warden already referred to, Mr. Creighton, for the year 1879-80:—"I will be pleased, how-

ever," says Mr. Creighton, "when the Insane Asylum is completed, as from the nature of the work, it has been difficult to keep all the men, detailed for labor there, constantly employed. Hence an appearance of laxity of discipline has shown itself, which, under all circumstances, it has been difficult for the officers to correct."

The work in common is destructive of good discipline.

THE OFFICERS.

During the year four new guards have been appointed, to replace an equal number of officers of the same grade, one of whom died, one resigned, and the services of two were dispensed with. That is a move in the direction, which you pointed out, as to the two last ones at least, in your last Annual Report, Mr. Inspector.

That the greatest number of the employés have granted my administration their devoted co-operation, it is but fair for me to acknowledge it here. But, on the other hand, that there are officers, even of a superior grade, who have proved indifferent to the good of the institution, and hostile to my administration; who have, in the meanwhile, relied upon some occult influence in this inexplicable and unjustifiable crusade against me, is too manifestly true for me to insist any more.

And it is from the complaint which, in view of the good of the institution, and to comply with your invitation, and especially to put an end to those charges laid by those superior officers before you in the first weeks of your last visit, nominally against certain officers, but aimed at me in fact, I have made against those officers, and now undergoing the trial of an investigation, that I am patiently to wait as to be made known how far those officers have misbehaved and been neglectful in the performance of their duties.

THE SCHOOL

has been improving gradually. under the direction, more and more satisfactory, of M. Dorais, the present teacher.

THE HEALTH

It is ascertained by the report of M. Pominville, the zealous surgeon of the prison, that the state of health has been and is tolerably satisfactory, under circumstances.

I have the honor to be, Sir,
Your obedient servant,
GODEFROI LAVIOLETTE,
Warden.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

No. 2.

NOMINAL LIST of Officers employed in the St. Vincent de Paul Penitentiary, as on the 30th June, 1884, giving the Rate of Pay, Age and Date of Appointment.

Name.	Rank.	Salary.	Age.	Date of Appointment.	Remarks.
		$			
Godfroi Laviolette	Warden	2,600	57	Nov. — 1881	
Jno. O. Godin	Rom. Cath. Chaplain.	1,200	47	Sept. 29, 1883	
John Allan	Protestant Chaplain	1,200	70	May 20, 1873	
Télesphore Ouimet	Deputy Warden	1,400	39	Dec. 15, 1881	
J. T. Pominville	Surgeon.	1,200	58	May 20, 1873	
G. S. Malépart	Accountant	1,000	34	June 1, 1882	
Hy. Lanctôt	Clerk	800	67	Dec. 15, 1875	
Thomas McCarthey	Chief Keeper	800	47	do 1, 1881	
George B. Lamarche	Storekeeper	800	41	March 1, 1880	
Léandre Mazuret	Steward	700	55	May 20, 1873	
James Devlin	Engineer	800	33	Dec. 1, 1874	
John Manning	Hospital Keeper	750	31	July 13, 1882	
Edward Kenny	Farmer	610	33	Jan. 1, 1876	
J. T. Dorais	School Master	600	40	July 24, 1882	
Jean Vaudry	Instructor	700	56	May 20, 1873	
Isidore Thérien	do	700	47	April 6, 1882	
Thomas Leblanc	do	750	62	Oct. 23, 1881	
Procope Dumas	do	700	45	May 20, 1873	
Auguste Leduc	do	700	45	do 20, 1873	
Noël Beauparlant	do	700	50	April 15, 1877	
Adolphe Lefebvre	Messenger	500	43	July 13, 1873	
John Lynch	Keeper	550	45	May 20, 1873	
Onésime Sigouin	do	550	48	do 19, 1873	
F. P. McElwain	do	550	43	do 20, 1873	
J. Bte. Désormeau	do	550	45	July 1, 1873	
James Blain	do	550	50	May 20, 1873	
Jos. Demers	do	550	37	do 20, 1873	
Romuald Gadbois	do	550	36	do 20, 1873	
Alphonse Dequoy	do	550	45	do 19, 1873	
Zépherin Lacasse	Guard	500	54	July 14, 1873	
J. B. Gauthier	do	500	41	do 1, 1873	
Nap. Charbonneau	do	500	34	do 7, 1873	
Gilbert Chartrand	do	500	42	do 13, 1873	
James Carty	do	500	56	Dec. 7, 1876	
Ubalde Chartrand	do	500	39	June 1, 1878	
J. Bte. Lemay	do	500	46	do 1, 1879	
Chas. Taillon	do	500	46	May 1, 1880	
Fabien Hogue	do	500	48	July 1, 1880	
Frs. Couvrette	do	500	44	May 12, 1881	
Ferdinand Chartrand	do	500	48	Nov. 8, 1881	
Edouard Provost	do	500	33	Oct. 20, 1881	
Hector Demers	do	500	29	Feb. 1, 1882	
Aristide Rochon	do	500	41	March 1, 1882	
Napoléon Plouffe	do	500	33	do 6, 1882	
Jos. C. Durocher	do	500	43	do 13, 1882	
Peter McDonald	do	500	33	April 20, 1882	
Olivier Lamaire	do	500	53	do 21, 1882	
Roch Label	do	500	44	May 20, 1882	
François Plouffe	do	500	43	do 16, 1882	
J. Bte. Courcie	do	500	42	June 22, 1882	
Henri Boyer	do	500	48	Aug. 18, 1882	
David O'Shea	do	500	24	do 23, 1882	
Antoine Plouffe	do	500	34	June 20, 1883	
Felix Lesage	do	500	39	Nov. 12, 1883	
George Nixon	do	500	42	Aug. 6, 1883	
Patrick Pratte	do	500	26	Nov. 12, 1883	
J. B. Malépart	do	500	38	May 1, 1883	
Isaïe Cloutier	Teamster	400	38	Nov. 8, 1881	
Gérémie Leblanc	do	400	35	do 9, 1881	

No. 3.

STATEMENT showing distribution of Convicts in St. Vincent de Paul Penitentiary, on 30th June, 1884.

How Employed.	No. of Men.	How Employed.	No. of Men.
Shoemakers	18	Dining hall	5
Tailors	21	Kitchen	9
Blacksmiths	10	Change room	11
Bakery	5	North wing	7
Carpenters	27	East do	10
Tinsmiths	6	West do	9
Stonecutters	20	Hospital	7
Wood shed	23	School and library	1
Masons	12	Punishment cell	2
Farm	22	Newcomer	1
Excavation	32	Offices	3
Gate	1		
Hall doors	3	Total	265

No. 4.

RETURN of Convicts who have been Pardoned out of the St. Vincent de Paul Penitentiary, during the Year ended 30th June, 1884, with Crime and Place where Convicted.

No.	Name.	Crime.	Place.
1	James McGregor	Robbery	Montreal.
2	Hercule Huot	Stealing a post letter	Quebec.
3	P. J. Kearny	Receiving stolen goods	Montreal.
4	Israel Hogue	Larceny	Aylmer.
5	Joseph Voyen	Stealing from the person	Quebec.
6	Télesphore Robert	Larceny	Beauce.
7	Frs. R. Prévost	Receiving stolen goods	Montreal.
8	Pierre Dubois	Wounding with intent, &c	do
9	Alfred Buchanan	Larceny	do
10	Alfred Bédard	Aggravated assault	Rimouski.
11	William Blanchard	Larceny	Montreal
12	J. W. Blanchard	Bringing into Canada property stolen	Bedford.
13	Arthur Desbiens	Arson	Chicoutimi.
14	Hormidas Desautels	Breaking into a store and stealing therefrom.	Montreal.
15	Robert Becket	Stealing and gelding	do
16	Herbert Budd	do	do
17	Guillaume Bédard	Aggravated assault	Rimouski.
18	A. C. Méayer	Receiving stolen goods	Montreal.
19	Patrick Sharkey	Larceny	do
20	Ernest Cardinal	Wounding with intent	do

No. 5.

List of Convicts who have been Re-committed in the St. Vincent de Paul Penitentiary, during the Year ended 30th June, 1884.

No.	Name.	1st Re-commitment.	2nd Re-commitment.	3rd Re-commitment.	No.	Name.	1st Re-commitment.	2nd Re-commitment.	3rd Re-commitment.
1	Thomas Ducharme	1	.....	.....	14	John Ritchie	1	.....	.....
2	Henri Landry	.....	.....	1	15	Louis Berthiaume	1	.....	.....
3	William Cardinal	1	.....	.....	16	William Lalonde	.....	1	.....
4	Jean Bte. Vallières	1	.....	.....	17	Francis Power	1	.....	.....
5	Thomas Hornier	1	.....	.....	18	Elzéar Vermette	1	.....	.....
6	Michael Bergin	.....	1	.....	19	George Couillard	1	.....	.....
7	Joseph Casceire	1	.....	.....	20	Christophe Bertrand	1	.....	.....
8	Michael Burns	1	.....	.....	21	Amande Grenier	1	.....	.....
9	Thomas Sheny	.....	1	.....	22	Cyrille Duval	1	.....	.....
10	James Sullivan	.....	1	.....	23	Henri Trudel	.....	1	.....
11	J. Bte. Laroche	.....	1	.....	24	Joseph Poitras	1	.....	.....
12	Thomas Sherman	....	1	.....					
13	Guillaume Gravel	.....	1	.....		Total	15	8	1

No. 6.

Return of Remission of Sentence earned by Convicts discharged from the St. Vincent de Paul Penitentiary, during the Year ended 30th June, 1884.

No.	——	Days earned.	No.	——	Days earned.
1	Convicts earned	36	1	Convicts earned	141
1	do	47	8	do	150
2	do	59	13	do	162
3	do	67	6	do	180
14	do	77	5	do	199
2	do	90	2	do	208
6	do	93	2	do	226
14	do	96	7	do	231
1	do	110	4	do	268
1	do	112	3	do	272
1	do	122	1	do	277
11	do	128	3	do	441

No. 7.

MOVEMENT of Convicts at St. Vincent de Paul Penitentiary, from Midnight of the 30th June, 1883, until Midnight of the 30th June, 1884.

Description.	Male.	Female.	Total.	Male.	Female.	Total.
Remaining at midnight, 30th June, 1883	.....	.....	.....	308	.....	308
Received since from Common Jail	93	5	98	93	5	98
				401	5	406
Discharged since:—						
By expiration of sentence	112	.....	112			
By being pardoned	20	.....	20			
Transferred to Kingston Penitentiary	.....	5	5			
Death	4	.....	4			
				136	5	141
Remaining at midnight of 30th June, 1884				265	.....	265

No. 8.

COMPARATIVE STATEMENT of Movements of Convicts in St. Vincent de Paul Penitentiary, for the Year ended 30th June, 1884.

Year.	Remaining at 12 p.m. 30th June.	Admission. Common Jail. Male.	Common Jail. Female.	Reformatory. Male.	Reformatory. Female.	Recaptured Male.	Recaptured Female.	Total. Male.	Total. Female.	Total. Total.	Discharge. Expiration of Sentence Male.	Expiration of Sentence Female.	Pardoned. Male.	Pardoned. Female.	Sent to Lunatic Asylum. Male.	Sent to Lunatic Asylum. Female.	Escape Male.	Escape Female.	Death. Male.	Death. Female.	Other Penitentiaries. Male.	Other Penitentiaries. Female.	Removed by Order of Court. Male.	Removed by Order of Court. Female.	Total. Male.	Total. Female.	Total. Total.	Remaining at 12 p.m. on the 30th June. Male.	Remaining Female.	Remaining Total.	Yearly Average.
1873-74	122	74	1	.....	.....	.....	.....	74	1	75	45	.....	5	...	1	.....	.....	...	.....	.....	.....	1	.....	.....	55	1	56	141	...	141	124½
1874-75	141	126	1	.....	.....	.....	.....	126	1	127	31	.....	9	...	1	.....	.....	...	.....	.....	19	1	.....	.....	160	1	161	117	...	117	142½
1875-76	117	168	1	.....	.....	.....	.....	168	1	169	58	.....	8	...	1	.....	1	...	1	.....	53	1	.....	.....	121	1	122	161	...	161	130¼
1876-77	161	163	.....	.....	.....	.....	.....	165	...	165	22	.....	14	...	.....	.....	.....	...	.....	.....	61	.....	.....	.....	101	.....	101	225	...	225	202⅔
1877-78	225	184	2	.....	.....	2	.....	184	2	186	64	.....	20	...	2	.....	2	...	2	.....	62	2	.....	.....	150	2	152	259	...	259	250½
1878-79	259	196	1	1	.....	.....	.....	198	1	199	69	.....	12	...	1	.....	1	...	1	....	67	1	.....	....	150	1	151	307	...	307	283½
1879-80	307	153	2	4	.....	1	.....	158	2	160	105	.....	10	...	4	.....	.....	...	.....	.....	.....	2	.....	.....	120	2	122	345	...	345	226¼
1880-81	345	151	4	.....	.....	1	.....	151	4	155	112	.....	20	...	.....	.....	3	...	3	.....	41	4	.....	.....	178	4	182	318	...	318	346
1881-82	318	119	2	2	.....	.....	.....	121	2	123	95	.....	17	...	5	.....	2	...	2	.....	2	2	1	.....	123	2	125	316	...	316	307½
1882-83	316	104	4	3	.....	1	.....	108	4	112	100	.....	5	...	4	.....	2	...	2	.....	.....	4	.....	.....	116	4	120	308	...	308	308 5/12
1883-84	308	93	5	.....	.....	.....	.....	93	5	88	112	.....	20	...	.....	.....	.....	...	4	.....	....	5	.....	.....	136	5	141	265	...	265	280
	2619	1531	23	10	.....	5	.....	1546	23	1569	813	....	140	...	19	.....	15	...	15	....	306	23	1	.....	1400	23	1423	2762	...	2762	.....

No. 9.

Showing the number of convicts during the year ended 30th June, 1884:—

The largest number at any time during the year was 308; the smallest number at any time during the year was 259; the average number per day, 280.

No. 10.

CRIMINAL STATISTICS, St. Vincent de Paul Penitentiary, for the Year ended 30th June, 1884.

—	Description.	Male.	Female.	Total.
Race	White	92	5	97
	Colored	1	.....	1
		93	5	98
Marital	Married	69	3	72
	Single	24	2	26
		93	5	98
Age	Under 20 years	18	.....	18
	From 20 to 30	48	3	51
	do 30 to 40	17	1	18
	do 40 to 50	6	1	7
	do 50 to 60	2	.....	2
	Above 60	2	.....	2
		93	5	98
Education	Read only	12	1	13
	Cannot read	28	4	32
	Read and write	53	.....	53
		93	5	98
Moral Habits	Temperate	55	2	57
	Intemperate	38	3	41
		93	5	98
Country	Quebec	77	3	80
	England	2	1	3
	Ireland	3	.....	3
	France	2	.....	2
	United States	9	1	10
		93	5	98
Crime	Larceny	49	4	53
	Stealing from the person	7	.....	7
	Horse stealing	6	.....	6
	Forgery	5	.....	5

—	Description.	Male.	Female.	Total.
Crime	Felony	3	.....	3
	Stealing money	3	.....	3
	Aggravated assault	2	.....	2
	Assault with intent to commit a rape	2	.....	2
	Stealing in church	1	.....	1
	Receiving stolen goods	2	1	3
	Bestiality	1	.....	1
	Stealing a promissory note	3	.....	3
	Uttering counterfeited coin	1	.....	1
	Robbery	1	.....	1
	Obtaining money under false pretences	1	.....	1
	Assault	2	.....	2
	Extorting money	1	.....	1
	Stealing a parcel post	1	.....	1
	Attempt to murder	1	.....	1
	Cattle stealing	1	.....	1
		93	5	98
Religion	Catholic	75	4	79
	Church of England	8	1	9
	Methodists	4	.....	4
	Presbyterian	4	.....	4
	Baptist	1	.....	1
	None	1	.....	1
		93	5	98
Occupation	Laborers	35	5	40
	Shoemakers	7	.....	7
	Farmers	6	.....	6
	Teamsters	6	.....	6
	Tailors	4	.....	4
	Joiners and carpenters	8	.....	8
	Plumbers and moulders	5	.....	5
	Clerks	3	.....	3
	Cigarmakers	2	.....	2
	Watchmaker	1	.....	1
	Stonecutters	3	.....	3
	Bookkeepers	2	.....	2
	Lawyer	1	.....	1
	Notary	1	.....	1
	Tinsmiths	2	.....	

No. 10.—Criminal Statistics, St. Vincent de Paul Penitentiary—*Concluded.*

—	Description.	Male.	Female.	Total.	—	Description.	Male.	Female.	Total.
Occupation.	Butchers	2	.....	2	District	Gaspé	1	.....	1
	Saddler	1	.....	1		Iberville	1	.....	1
	Cabinetmaker	1	.....	1		Terrebonne	1	.....	1
	Brushmaker	1	....	1		Beauce	1	.....	1
	Carver	1	.....	1			93	5	98
	Navy engineer	1	.....	1					
		93	5	98	Sentence	2 years	45	1	46
						2½ do	1	.....	1
District	Montreal	60	5	65		3 do	18	4	22
	Quebec	12	.....	12		4 do	9	.....	9
	Joliette	5	.....	5		5 do	8	...	8
	St. Francis	3	.....	3		7 do	8	.....	8
	Bedford	3	.....	3		8 do	2	.....	2
	Kamourska	2	.....	2		10 do	1	.....	1
	St. Hyacinthe	2	.....	2		12 do	1	.....	1
	Three Rivers	1	.....	1			93	5	98
	Montmagny	1	.....	1					

No. 11.

SUMMARY PUNISHMENTS awarded in the St. Vincent de Paul Penitentiary, during the Year ended the 30th June, 1884.

Month.	No. in Punishment Cells.	Number Flogged.	No. of Lashes Inflicted.	Number who lost Remission.	Number deprived of School.	No. who lost Light.	Number on Bread.	No. on Hard Bed.	Number deprived of Tobacco.	Number Chained.	No. Reprimanded or Admonished.
1883.											
July	7	.....	.....	21	1	.....	.....	.....	6	.....	23
August	6	1	36	20	2	.....	.....	.....	7	.....	17
September	4	.....	.....	15	1	.....	.....	.....	9	.....	18
October	6	.....	.....	19	4	.....	.....	.....	10	.....	27
November	5	.....	.....	24	.....	.....	.....	.....	3	.....	25
December	7	.....	.....	26	1	.....	.....	.....	31	.....	19
1884.											
January	18	.....	.....	28	.....	8	.....	.....	25	.....	21
February	9	.....	.....	18	.....	.....	.....	.....	14	.....	26
March	10	.....	.....	23	4	.....	.....	.....	10	1	15
April	14	.....	.....	27	2	15	4	15	8	1	24
May	8	.....	.....	18	2	2	2	2	11	.....	18
June	25	.....	.....	8	.....	9	.....	20	2	.....	13
	169	1	36	247	17	34	6	37	136	2	246

No. 12.—EXPENDITURE.

Dr. The Dominion of Canada in Account with the St. Vincent de Paul Penitentiary, for the Year ended 30th June, 1884. Cr.

1884.		$ cts.	$ cts.
June 30...	To Salaries	38,639 63	
	Officers' retiring allowance	1,233 33	
	Uniforms	1,810 12	
			41,683 08
	To Rations	18,563 68	
	Clothing	6,002 21	
	Convicts' travelling allowance	1,047 00	
	Discharge clothing	2,813 96	
	Bedding	411 02	
	Chapels	360 41	
	Libraries	147 75	
	School	11 85	
	Escapes	4 35	
	Hospital	632 84	
			29,995 07
	To Heating	4,661 97	
	Light	1,023 94	
	Repairs to buildings	1,151 68	
	Maintenance of machinery	70 79	
	Armory	51 92	
	Kitchen	543 93	
	Stationery	7 75	
	do Office	251 84	
	Queen's Printer	267 87	
	Farm	573 49	
	Stables	2,175 59	
			10,780 77
	To Telegrams	19 28	
	Postage	23 71	
	Freight charges	9 30	
	Express do	16 70	
	Advertising	291 43	
	Officers' travelling expenses	222 45	
	Transfer of convicts to Kingston	119 20	
	Watchmaker's tools	3 80	
			705 87
	Refund deposit	.....	88 66
			83,253 45

1883.		$ cts	$ cts.
July 27...	By Warrant	400 00	
do 31..	Official pay-list	3,174 08	
Aug. 29...	July accounts	6,228 43	
do 31...	Official pay-list	3,183 49	
Sept. 28...	August accounts	5,435 74	
do 30...	Official pay-list	3,190 21	
Oct. 31...	September accounts	5,391 59	
do 31...	Official pay-list	3,190 21	
Nov. 28...	October accounts	2,218 01	
do 30...	Official pay-list	3,180 48	
Dec. 24..	November accounts	2,449 04	
do 31...	Official pay-list	3,190 21	
1884.			
Jan. 28...	December accounts	3,115 15	
do 28...	Warrant, Rev. J. W. Leclerc	1,150 00	
do 31...	Official pay-list	3,190 21	
Feb. 21...	January accounts	3,109 47	
do 29...	Official pay-list	3,190 21	
March 20...	February accounts	2,474 06	
do 31...	Official pay-list	3,190 21	
April 21...	March accounts	3,000 62	
do 30...	Official pay-list	3,185 77	
May 21...	April accounts	2,658 94	
do 31..	Official pay-list	3,190 21	
June 16...	May accounts	3,624 93	
do 30...	Official pay-list	3,176 32	
July 21...	June accounts	3,121 99	
do 21...	Superannuation	124 16	
do 21...	Stationery Office and Queen's Printer	519 71	
			83,253 45
			83,253 45

G. S. Malepart, *Accountant.*

GODEFROI LAVIOLETTE, *Warden.*

No. 13—REVENUE.

THE DOMINION OF CANADA in account with the St. Vincent de Paul Penitentiary, for the Year ended 30th June, 1884.

1883.	Dr.	$ cts.	1884.	Cr.	$ cts.
Aug. 14	To Draft in favor of the Hon. the Receiver-General.....	272 53	June 30	By Bakery	32 50
Sept. 11	do	308 70		Steward.....	74 42
Oct. 10	do	128 73		Rent	309 60
Nov. 12	do	58 93		Farm	299 19
Dec. 12	do	167 31		Shoe shop.....	78 52
1884.				Tinsmiths' shop	37 03
				Carpenters' do	168 10
				Tailors' do	65 32
				Stonecutters	154 17
Jan. 11	do	118 30		Blacksmiths' shop	126 24
Feb. 8	do	92 38		Stove shop	7 50
Mar. 7	do	70 29		Bookbindery.....	0 04
April 4	do	136 19		Convicts' labor	47 60
May 13	do	60 20		Brickyard	2 40
June 11	do	52 60		Fines	117 45
July 8	do	153 67		Visitors fund	99 75
		1,619 83			1,619 83

GODEFROI LAVIOLETTE,
Warden.

G. S. MALEPART,
Accountant.

15—4½

No. 14.

STATEMENT showing the cost of Maintenance of the St. Vincent de Paul Penitentiary, for the Year ended 30th June, 1884.

	$ cts.	$ cts.
Expenditure for the Year ended 30th June, 1884		82,609 58
CR. Revenue for the Year, viz :—		
By Bakery	32 50	
Steward	74 42	
Rent	309 60	
Farm	299 19	
Shoe shop	78 52	
Tinsmiths' shop	37 03	
Carpenters' do	168 10	
Tailors' do	65 32	
Stonecutters' shop	154 17	
Blacksmiths' do	126 24	
Stove do	7 50	
Bookbindery	0 04	
Convicts' labor	47 60	
Brickyard	2 40	
Fines	117 45	
Visitors fund	99 75	
		1,619 83
		80,989 75
By Convicts' discharge allowance	1,047 00	
do clothing	2,813 96	
Transfer of convicts	119 20	
Maintenance of machinery	70 79	
Repairs to buildings	1,151 68	
		5,202 63
		75,787 12
By Earnings, viz :—		
Bakery	684 50	
Blacksmiths' shop	1,728 00	
Carpenters' do	4,109 50	
Chapels and libraries	547 50	
Engineers' department	307 00	
Farm, garden and stables	2,801 50	
Hospital orderlies	547 50	
Shoe shop	2,788 00	
Steward	7,911 50	
Stone breaking, wood yard and jobbing	3,436 00	
Tailors' shop	2,708 75	
Tinsmiths' shop	961 25	
Stonecutters, masons, quarry, tramway, excavation and brickyard	8,537 75	
Horses, labor for farm and institution	3,804 00	
		40,872 75
		34,914 37

Average number of convicts	280
do cost per *capita* for maintenance	$270 67
Yearly cost of each convict, after deducting the value of labor	124 68

GODEFROI LAVIOLETTE,
Warden.

G. S. MALEPART,
Accountant.

No. 15.

STATEMENT showing amounts paid to several parties during the Year ended 1883-84, which were not provided for in the Estimates:—

To Rev. J. M. Leclerc	$1,150 00
Assistant Chaplains	267 74
Mrs. A. Pudney	83 33
Dr. Brosseau	65 00
Watchman at quarry	48 75
James Devlin	9 00
"Le Monde" advertising	8 00
Total	$1,631 82

GODEFROI LAVIOLETTE,
Warden.

No. 16.

STATEMENT of Debts owing the St. Vincent de Paul Penitentiary, 30th June, 1884.

Good Debts	$ 91 98	
Bad "	518 50	
	$610 48	
Since paid	15 36	
Balance still due		$595 12

GODEFROI LAVIOLETTE,
Warden

G. S. MALEPART,
Accountant.

No. 17.

THE FARM, in account with the St. Vincent de Paul Penitentiary, for the Year ended 30th June, 1884.

Description.	Rate.	Amount.	Description.	Rate.	Amount.
	$ cts.	$ cts.		$ cts.	$ cts.
To Implements, seeds, tools and manure, &c.	.....	596 80	By 2,560 bushels potatoes	0 60	1,536 00
3,887 days convict labor	0 50	1,943 50	14,152 lbs. of pork	0 09	1,273 68
1,248 do horse do	1 00	1,248 00	450 bushels parsnips	0 50	225 00
Farmer's salary	.....	610 00	500 do carrots	0 50	250 00
2 guards' do	500 00	1,000 00	100 do onions	1 00	100 00
Balance	.....	91 30	450 do beets	0 50	225 00
			30 do beans	2 00	60 00
			900 do grain	0 50	450 00
			Early vegetables	.....	250 00
			8,000 cabbages	0 05	400 00
			6,000 bundles straw	0 05	300 00
			Customs	.....	217 57
			600 loads manure	0 30	180 00
			Milk	.....	6 35
			200 bundles hay	0 08	16 00
Total	.....	5,489 60	Total	.....	5,489 60

EDWARD KENNY,
Farmer.

No. 18.

REPORT OF THE ROMAN CATHOLIC CHAPLAIN.

(*Translation.*)

ST. VINCENT DE PAUL PENITENTIARY, 30th June, 1884.

SIR,—I beg to present to you my Report on the spiritual and moral direction of the Catholic convicts for a part of the year 1883-84.

I began to exercise the ecclesiastical ministry as Assistant Chaplain of the Penitentiary of St. Vincent de Paul on the 29th September, 1883, and as Chaplain on the 1st January, 1884.

On the 30th September, 1883, the Catholic convicts numbered 250. Between that date and 30th June, 1884, seventy-three left on completion of their term under sentence; twelve after obtaining remission of part of their penalty; two died in the infirmary of the Penitentiary,—one in December, 1883, the other in April, 1884. Both had received the last sacraments which the Church has commanded us to administer to those about to leave this earth and appear before God.

Within the same period fifty-nine new Catholic convicts were brought to the Penitentiary. Of that number three had already been in the Reformatory at Montreal; forty-two came to the Penitentiary for the first time, ten for the second time, and three for the third time. One of the latter had spent some time in the Kingston Penitentiary.

One of the convicts who came here in the month of October, 1883, came to me in February, 1884, and told me that he did not know the place of his birth nor whether he had been baptised. He expressed to me his wish to be instructed, and to receive the sacraments of the Catholic Church. Being unable to procure, in relation to this convict, any other information but what he himself gave me, I baptised him conditionally, on Saturday in Holy Week, and on the following day, Easter Sunday, I gave him the Sacrament of the Eucharist.

Since the 15th December, 1883, five other convicts have also received Holy Communion for the first time; and on the 4th of May, 1884, Monsiegneur Fabre, Bishop of Montreal, administered the Sacrament of Confirmation to sixteen convicts, some of whom were already somewhat advanced in age.

Another convict, who, from the time when he was admitted into the Penitentiary, attended the Protestant chapel, but who had been baptised by a Catholic priest and reared by a Catholic family, was brought to me one day in the month of April, by one of the officials of the institution and by order of the Warden. The convict asked me to be good enough to admit him to my chapel. After he had several times reiterated to me that he was serious in his request, and that he seriously wished to become a Catholic again, with the authorization of the Warden, I permitted him to attend the Catholic chapel and began to instruct him in Catholic doctrines.

I am happy to inform you that all the convicts with whom I have had to do have always shown themselves most respectful towards me. I must also say for them that most of them behave well in the chapel. They seem to pay a good deal of attention to the instructions given them. I have often remarked that they like to assist at the offices of the church, especially when the functions are accompanied with some outward pomp and ceremony. Our chapel, large, handsome and somewhat richly decorated, is well adapted to the solemnity of religious worship. Should the Hon. Minister of Public Works deem it well to make us the present of an organ, it would enable us greatly to enhance the impressiveness of our religious exercises. I hope that favor may be granted us with as little delay as possible. I trust the Hon. Minister of Public Works and his colleagues will not consider an organ in a penitentiary as a matter of luxury, or as a reward of which many of the convicts are perhaps not deserving, but rather as a means which will aid the Chaplain in accomplishing his work with much better results. I take the liberty of repeating here what I have already written on another occasion: "The civil power, I consider, in consigning criminals to the penitentiary, does not aim so much at punishing as at morally improving them, elevating them, making them men and christians, and fitting them to be hereafter useful to society instead of being its bane. But where is that education to be imparted? Where is that great change to be brought about? In the shop? In the work-yard? In the cell? No, evidently not. It must be in the church. It is by religious exercises that we shall succeed in reclaiming and elevating them. With this unfortunate class we must act on the senses, in order to reach the heart. We must make them love the church; and there, by means of beautiful religious functions, banish the dullness to which they are a prey, the despondency which sometimes renders them intractable, and then inspire them with sentiments of honor and the love of virtue. It would be labor lost to try to prove that those whose work is to reclaim and civilize men, find music to be nearly always an effective help. The fact is too evident and too well known."

I shall now offer a few remarks on the school kept in the Penitentiary.

The number of convicts entered on the books of the school is sixty. The average attendance is forty. I have visited the school from time to time. In presence of Mr. Allan, Protestant Chaplain, in the month of February, I examined the convicts who are learning French, and witnessed the examination of the English speaking convicts by Mr. Allan. I have repeatedly endeavored to stimulate among those convicts whom I met in the school a desire they ought to have to acquire knowlege. From the pulpit I have spoken in the same sense to all the Catholic convicts who are in need of instruction. But, unfortunately, those who most need to attend school are often least convinced of the necessity of instruction. They

shunned school when they were young; they have grown up deprived of all school teaching, and of nearly all education. Now that they are in the Penitentiary, they have little liking for the school. Many of them have but little talent, and most of these can only be employed at rough and arduous work, and very often outside the walls, on the farm or elsewhere. There are, then, many causes for this want of assiduity at the school. If the convicts could be brought to form a taste for instruction; to shake off their natural apathy; if they could be induced to be assiduous at school and attentive to the instruction given them, it would, I think, be a great point gained. The promise of rewards for assiduity and for success, a regulation enforcing regular attendance at school on the part of those who have once been admitted, would, I think, produce the best results. I am convinced that the school has a great moral influence on those who attend it; and the Chaplain, in order to accomplish his work thoroughly, needs the powerful help of the schoolteacher.

I leave it to your wisdom, Sir, to estimate the value of my remarks.

I have the honor to be, Sir,

Your obedient servant,

J. D. GODIN, Priest,

Catholic Chaplain.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

No. 19.

REPORT OF THE PROTESTANT CHAPLAIN.

ST. VINCENT DE PAUL PENITENTIARY, 1st July, 1884.

SIR,—I have the honor to submit my Report of Protestant prisoners for the past year.

No. on books 1st July, 1883	40	
" admitted during the year	18	
	—	58
" discharged	11	
" pardoned	5	
" transferred to R. C. Chaplain	1	
	—	17
" remaining on books 30th June, 1884		41

Professedly religious denominations of those admitted:—

Church of England	8
Presbyterian	4
Methodist	4
Baptist	1
None	1

Twelve of the above admitted their guilt, and eleven confessed to intemperance.

The conduct of the prisoners during Divine Service and at other times in the chapel, has been, on the whole, satisfactory.

From an examination of the school, I found that the men had been well and faithfully taught.

The affairs of this institution being at present undergoing official investigation, I refrain from remarking on any of the same, and desire only to state, in a genera way, my conviction of many years' standing, that fresh legislation in criminal matters seems absolutely necessary. The present system of dealing with those guilty of crime is not only excessively expensive to the State but detrimental to society, in a very high degree, and almost entirely defeats the object in view, viz., the reformation of the erring ones. Should the conference of the members of the Prisoners' Aid Association, held at Toronto in January, tend to a thorough revision of the penal code and to a great alteration for the better in the management of penal institutions, that society's exertions in these and kindred directions will prove a blessing to the country.

I have the honor to be, Sir,

Your very obedient servant,

JOHN ALLAN,

Protestant Chaplain.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

No. 20.

REPORT OF THE SURGEON.

(*Translation.*)

ST. VINCENT DE PAUL PENITENTIARY, 25th August, 1884.

SIR,—I have the honor to submit, for your information, my Report for the year ended 30th June last.

The sanitary state of this Penitentiary has been as good this year, which is now terminated, as it has been in any of the preceding years.

There has been no epidemic or contagious disease of any kind. The only cases of disease that I have had to treat were such as one meets with in his ordinary practice.

During the year, there have been four deaths. The first was caused by dropsy—owing to the exhausted state of patient's constitution—the second by chronic bronchitis. This patient was an old man of sixty years or more, whose constitution was worn out by the constant use of intoxicating liquors, together with a life of misery. The two others died of consumption (Phthisic Pulmonaire). I have to remark that the greater number of deaths that have taken place in this Penitentiary since its opening were due to consumption. Among those attacked by it, many of whom have been pardoned, those die in a few weeks afterwards, either in their families or in the hospitals. A retired and monotonous life, mental depression, and more than that, the humidity which must naturally exist in buildings composed entirely of stone, explain why this disease makes so many victims in institutions of this kind.

Accidents have been less numerous this year than in the preceding one. There have been only two serious accidents. The one took place whilst the convict was blasting stone; the other was caused by a piece of wood which flew from the planing machine during the time it was in operation. Those who had been the victims of the aforesaid accidents have lost each the use of an eye. I am happy to be able to state that these two patients are almost quite recovered and will be soon discharged from the hospital.

You will see by the statistics accompanying this report, the number of convicts who have been treated both in the hospital and in their cells. Before terminating this report, I have to say that the hospital overseer (Mr. Manning) is a very attentive officer and fulfils the duties of his charge to my great satisfaction.

The kindness and good will which the Warden and all the officers have always shown towards me, aided me very much in discharging my duties with efficiency and satisfaction.

I have the honor to be, Sir,

Your very obedient servant,

J. T. POMINVILLE, M.D.

Surgeon.

J. G. MOYLAN Esq.,
Inspector of Penitentiaries, &c.

ANNUAL RETURN of Sick treated in the Hospital and Cells of St. Vincent de Paul Penitentiary, during the Year ended 30th June, 1884.

Diseases.	Remained.	Admitted.	Discharged.	Died.	Remaining.
Abcess	.....	10	10	.....	.....
Asthma	.....	1	1	.....	.....
Blepharitis	.....	6	6	.....	.....
Bronchitis (chronic)	.....	15	14	1	.....
Cardialgia	.....	7	7	.....	.....
Cholera (sporadic)	.....	4	4	.....	.....
Contusion	.....	6	6	.....	.....
Diarrhœa	.....	40	39	.....	1
Dropsy	.....	1	.....	1	.....
Dyspepsia	.....	1	1	.....	.....
Dysentery	.....	10	10	.....	.....
Coryza	.....	5	5	.....	.....
Epilepsy	.....	3	3	.....	.....
Euteritis	.....	3	3	.....	.....
Erysipilas	.....	2	2	.....	.....
Fracture of 3rd phalaun of hand (right)	.....	1	1	.....	.....
Gonorrhœa	.....	7	7	.....	.....
Heart disease	.....	7	7	.....	.....
Hernia inquineral	.....	1	1	.....	.....
Carried forward	.....	.....	.....	.....	.....

Diseases.	Remained.	Admitted.	Discharged.	Died.	Remaining.
Brought forward	.....	.....	.....	.....	.....
Hemorrhoids	.....	8	8	.....	.....
Lumbago	.....	9	9	.....	.....
Neuralgia	.....	9	9	.....	.....
Ophthalmia	.....	7	5	.....	2
Orchitis	.....	2	2	.....	.....
Phthisis (pulmonary)	.....	5	2	*2	1
Ponaris	.....	1	1	.....	.....
Phymosis	.....	2	2	.....	.....
Pleurodynia	.....	7	7	.....	.....
Prurigo	.....	1	1	.....	.....
Pyrosis	.....	10	10	.....	.....
Rheumatism (articulaire)	.....	1	1	.....	.....
Spermatorrhœa	.....	2	2	.....	.....
Stricture urethra	.....	7	7	.....	.....
Syphilis secondary	.....	8	8	.....	.....
Sciatica	.....	1	1	.....	.....
Scorbu	.....	1	1	.....	.....
Tonsilitis	.....	6	6	.....	.....
Ulcer syphilitic	.....	7	7	.....	.....
Total	.....	224	216	4	4

* The two convicts entered on the list of discharged were pardoned by the Hon. Minister of Justice; and in a few montns after being pardoned both died.

N.B —In the foregoing page the word "cells" is annexed to hospital regarding the treatment of convicts. The reason of this is owing to the fact that only those patients who are really sick are treated there, owing to the insecurity of the hospital.

J. T. POMINVILLE, M.D.,
Surgeon.

STATEMENT of Accidents to Convicts in the St. Vincent de Paul Penitentiary, for the Year 1883-84.

Date.	Name.	Where Employed.	Nature of Accident.	Cause of Accident.	No. of days in Hospital.	Remarks.
1883.						
Nov. 11...	Joseph Chabot.....	Stone shed.	Contusion of great toe	Fall of a stone.....	16	
1884.						
March 7...	N. Lamoureux.....	Excavation.....	Wound on knee cap.	A piece of iron striking the knee while holding the jumper	4	
do 7...	Thomas Burns	do	Wound on the head.	Stone falling on his head.....	6	
April 7 ..	Felix Laroche	Planing room.....	Loss of left eye.	A knot flying off a board whilst planing...	106	
May 21...	John Simmons.....	Excavation.....	Loss of right eye.....	Explosion of powder	66	
do 21...	Thomas Jordan.....	do	Disfiguring of face...	do	32	

J. T. POMINVILLE, M.D.,
Surgeon, St. Vincent de Paul Penitentiary.

ANNUAL RETURN of Deaths in Hospital, St. Vincent de Paul Penitentiary, for the Year ended 30th June, 1884.

No.	Names.	Age.	Disease.	When Admitted.	Died.	Country.	No. of days in Hospital.	Remarks.
	C. Mercier.....	35	Consumption	July 27,'83	Sept. 11.....	France	46	
	A. D'Amour...	58	Dropsy	Aug.10,'83	Aug. 31.....	Canada ...	20	
	A. Gagnier....	19	Consumption.....	Oct. 22,'83	Dec. 8.....	do ...	47	
	F. Chenneville	64	Chronic bronchitis.	Mar. 21,'34	April 21.....	do ...	31	

J. T. POMINVILLE, M.D.,
Surgeon, St. Vincent de Paul Penitentiary.

No. 21.

SCHOOLMASTER'S REPORT.

(*Translation.*)

ST. VINCENT DE PAUL PENITENTIARY, 25th August, 1884.

SIR,—I have the honor to transmit to you my second Annual Report concerning the management of the school for the fiscal year ended 30th June last.

The total number of convicts actually on the school register is sixty; the regular attendance forty.

I am generally satisfied with the conduct and progress of that portion of scholars who attend school regularly. I wish I could say as much of the others who, if we may judge by their frequent absence, do not seem to attach a great importance in the school. I propose to recommend you their dismissal, in order to make room for those more anxious to instruct themselves.

In my last year's annual report, I have said a few words about rewards to be distributed to convicts as an excellent means of inducing them to like school and provoking emulation amongst those attending it. Those rewards, however small they might be, would produce a favorable influence on their application and attendance.

Besides, what I would like to be done in favor of the school is actually in practice in the institution—the weekly distribution of tobacco. What is successfully done to stimulate manual work, would it not be possible to use it to stimulate intellectual work?

Another means, it seems to me, which would induce the convicts to hold the school in great esteem, would be, as long as circumstances would permit, to take, among the scholars, those appointed to certain posts requiring a certain amount of instruction.

Should those two stimulants be practicable, I think the secret of provoking, amongst the convicts, a greater desire to instruct themselves would be found, and the result would show a greater application, and especially a larger attendance.

I hope, Sir, you will excuse me for allowing myself to make those suggestions, having only in view the interest of the school and the welfare of the convicts.

I remain, Sir,
Your obedient servant,
J. T. DORAIS,
Schoolmaster.

GODFREY LAVIOLETTE, Esq.,
Warden of St. Vincent de Paul Penitentiary.

STATEMENT of the School of St. Vincent de Paul Penitentiary, showing the number of men who attended School during the Year 1883-84, with Hour of Attendance and Subjects taught.

Hour of Attendance.	Classes.	Reading and Spelling.	Writing.	Dictation.	Definition.	Arithmetic.	
						Comp.	Simple.
9 a.m..	English	28	20	20	28	15	13
10 a.m..	French	42	42	35	42	25	17
2 p.m..	French	40	40	31	40	10	30
3 p.m..	English	17	17	12	17	7	10
	Total.	127	127	98	127	57	70
	Total French	82	82	66	82	35	47
	do English	45	45	32	45	22	23

J. T. DORAIS,
Teacher.

No. 1.

DORCHESTER PENITENTIARY.

REPORT OF THE WARDEN, FOR THE YEAR ENDED 30TH JUNE, 1884.

DORCHESTER PENITENTIARY, 1st July, 1884.

SIR,—I have the honor to submit my fourth Annual Report upon the management of this Penitentiary, with the usual returns, for the fiscal year ended 30th June, 1884.

I am pleased to be able to state that the expenditure has been kept within the sum of our estimates.

The Department of Public Works has charge of the new workshops, and is now completing the machinery, &c. This work was handed over to them in February last.

The convicts have been employed, as usual, in making improvements, constructing new buildings, farming and the necessary work always required to be done in a new establishment, and particularly in connection with a new farm. Heretofore we have been enabled to find full employment for the prisoners in the above works, save during a few months of the winter, when a few of them were not employed, and as the machinery for manufacturing will be in operation for the coming winter, I trust that in future we shall have full employment for the convicts all the year round.

Since the construction of the new reservoir—holding 216,000 gallons—and the leading of the pipes, we have had no difficulty whatever with our water supply, and when MR. Turnbull completes our fire service, which he has now in hand, it will be most effective.

The cells in our present wing are all occupied, but as the new wing will, I hope, be finished this fall, we need not anticipate any difficulty from having a few convicts sleeping on the landings in the meantime.

You will see from the Surgeon's report that the sanitary condition of the prison has been good. There were no deaths during the year.

From the Chaplains' reports you will find that the results of their services have been most satisfactory, and I can say that these reverend gentlemen have most faithfully performed the various duties of their positions here.

The school has been conducted very satisfactorily, and every facility given to the well behaved prisoners wishing to avail themselves of its benefits.

I am very glad to be able to report that we have not lost a prisoner since the institution was opened, but I refer to this fact more in a thankful than in a boasting spirit. The attempted escapes during the past year have not amounted to much, excepting in one instance, when the runaway was severely wounded, but I am glad to say that he has quite recovered from his injuries.

I think you will agree with me that our tailor department has improved wonderfully, when I inform you that we are now making all the prisoners' uniforms and discharge clothing, and the officers' uniforms, with the exception of their Sunday suits. We have, as yet, no tailor instructor on the staff.

The new sheep-house is completed, and we are now constructing the dry-houses, &c., in connection with the workshops.

The farm has done reasonably well, considering the disadvantages under which we labor, for the want of manure.

There are six female convicts, and four of them are, from old age and other infirmities, unable to work, and, in fact, require considerable attending upon, so you will see there is not much work to be expected from them, with the exception of the ordinary housework connected with that department.

The conduct of the staff continues good, and I am glad to report that the good feeling heretofore existing between them still continues.

I am still able to speak favorably of the increased remission of time lately granted to the prisoners, and the results must continue to be satisfactory if the law be properly administered.

The conduct of the prisoners, with few exceptions, has been good, and these exceptions, barring one or two cases, were not at all serious. You will see by the returns that I had to administer the lash in one instance. The majority of the prisoners perform their duties in such a way as would lead me to hope, at least, that their future life would have a better record than their past.

I have the honor to be, Sir,

Your obedient servant,

BLAIR BOTSFORD,

Warden

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries,

No. 2—EXPENDITURE.

Dr. THE DOMINION OF CANADA, in account with the Dorchester Penitentiary, for the Year ended 30th June, 1884. **Cr.**

		$ cts.	$ cts.			$ cts.	$ cts.
1884. June 30...	To Staff—			1883. July 20...	By Cash for contingencies	500 00	
	Salaries	26,127 06		do 31...	Officers' pay list No. 1	2,157 25	
	Uniforms	1,294 73		Aug. 23...	Authority to pay July accounts	935 81	
			27,421 79	do 31...	Officers' pay list No. 22	2,184 47	
	To Maintenance—			Sept. 29...	Authority to pay August accounts	1,584 65	
	Rations	6,241 24		do 29...	Amount paid for marsh land	3,646 00	
	Convict clothing	1,429 99		do 30...	Officers' pay list No. 39	2,184 47	
	do travelling allowance	271 00		Oct. 30...	Authority to pay September accounts	1,414 74	
	do discharge clothing	455 44		do 31...	Officers' pay list No. 52	2,184 47	
	Bedding	107 46		Nov. 23...	Authority to pay October accounts	1,819 82	
	Chapel	57 53		do 30...	Officers' pay list No. 64	2,184 47	
	Libraries	21 63		Dec. 14...	Authority to pay November accounts	2,065 98	
	School	26 58		do 31...	Officers' pay list No. 82	2,155 31	
	Escapes	89 02					
	Hospital	505 92		1884.			
			9,205 81	Jan. 19...	Authority to pay December accounts	1,481 73	
	To Working Expenses—			do 31...	Officers' pay list No. 97	2,155 31	
	Heating	2,003 87		Feb. 16...	Authority to pay January accounts	935 52	
	Light	390 68		do 29...	Officers' pay list No. 112	2,155 31	
	Repairs to buildings	263 33		Mar. 29..	Authority to pay February accounts	612 86	
	Maintenance of machinery	155 41		do 31...	Officers' pay list No. 121	2,155 31	
	Armoury	18 90		April 24...	Authority to pay March accounts	899 52	
	Kitchen	299 65		do 30...	Officers' pay list No 134	2,155 31	
	Stationery	67 20		May 16 ..	Authority to pay April accounts	927 81	
	do from Stationery Office	88 66		do 31...	Officers' pay list No. 147	2,184 47	
	Queen's Printer	60 63		June 14...	Authority to pay May accounts	1,316 80	
	Farm	974 71		do 30...	Officers' pay list No. 161	2,184 47	
	Stables	474 19		July 10...	Authority to pay June accounts	1,280 08	
			4,797 23	do 10...	Superannuation for year	84 12	
	Telegrams	29 66		do 10...	Stationery Office	88 66	
	Postages	61 07		do 10...	Queen's Printer	60 63	
	Freight charges	37 93					
	Express do	63 40					
	Advertising	114 99					
	Transfer of convicts	117 75					
			424 80				
	Industries	.....	208 22				
	Capital	.....	3,717 55				
			45,775 40				45,775 40

BLAIR BOTSFORD,
Warden.

JOHN A. GRAY,
Accountant.

No. 3.—REVENUE.

Dr. The Dominion of Canada in Account with the Dorchester Penitentiary for the Year ended 30th June, 1884. Cr.

1883.		$ cts.	$ cts.	1884.		$ cts.	$ cts.
July 31...	To deposit to credit of Receiver General.	64 85		June 30...	By Shoe shop.....	227 13	
Aug. 31..	do do ...	69 77		do 30...	Carpenter shop	18 85	
Sept. 30...	do do ...	8 60		do 30...	Blacksmith shop.....	46 09	
Oct. 31...	do do ...	15 95		do 30...	Tailor shop	9 88	
Nov. 30...	do do ...	5 00		do 30...	Mason do	1 75	
Dec. 31...	do do ...	203 72		do 30...	Farm.....	110 70	
				do 30...	Convict labor.....	292 11	
							706 51
1884.							
Jan. 31...	do do ...	39 43					
Feb. 29...	do do ...	49 25					
March 31...	do do ..	29 64					
April 30...	do do ...	44 46					
May 31...	do do ...	54 92					
June 30...	do do ...	120 92					
			706 51				706 51

JOHN A. GRAY,
Accountant.

BLAIR BOTSFORD,
Warden.

No. 4.

RETURN of Officers Employed at the Dorchester Penitentiary, as on the 30th June, 1884.

Name.	Rank.	Salary.	Age.	Date of Appointment.
		$ cts.		
Blair Botsford	Warden	2,000	63	June 22, 1879
John B Forster	Deputy Warden	1,200	42	do 22, 1879
John A. Gray	Accountant	1,000	31	Sept. 1, 1880
Robert Mitchell	Surgeon	1,200	49	July 1, 1880
Rev. J. R. Campbell	Protestant Chaplain	550	42	Oct. 1, 1883
Rev. E. E. Labbé	R. Catholic do	550	41	July 1, 1880
George Keeffe	Chief Keeper	800	61	Dec. 1, 1861
John Fraser	Storekeeper	700	47	July 1, 1880
Chas. Ross	Steward	700	49	Nov. 1, 1867
Robert J. Cooke	Engineer	800	33	July 1, 1880
Mrs. Chipman	Matron	500	62	do 1, 1880
Mrs. Keeffe	Deputy Matron	300	54	Jan. 1, 1865
Patrick McGowan	Hospital Overseer	600	42	July 1, 1880
Thomas Short	Schoolmaster	600	29	do 1, 1880
Charles Miller	Carpenter Instructor	700	36	March 1, 1868
John Downey	Blacksmith do	700	45	May 1, 1868
William Fegan	Mason do	700	50	do 1, 1876
Nathan Tattrie	Shoemaker do	600	41	Sept. 1, 1877
Herbert S. Pipes	Farmer and Gardner	600	29	June, 1, 1881
William Hogan	Keeper	550	44	Jan. 1, 1869
Henry Godsoe	do	550	51	Aug. 1, 1869
John Johnston	do	550	42	March 20, 1871
James McDougall	Messenger	500	43	Jan. 1, 1873
Richard Umlah	Guard	500	67	May 1, 1872
Robert Earle	do	500	44	Oct. 3, 1872
Samuel Barnes	do	500	47	Jan. 1, 1874
Charles N. Derrah	do	500	38	July, 1, 1878
William Alexander	do	500	38	do 1, 1880
Robert V. Greenwood	do	500	46	do 1, 1880
John Corcoran	do	500	36	do 1, 1880
Vital Legère	do	500	39	do 1, 1880
Patrick Connell	do	500	33	do 1, 1880
Jude Cormier	do	500	47	Nov. 8, 1881
Robert Colburn	do	500	27	Aug. 1, 1881
Alexander McNeil	do	500	26	March 15, 1882
James Luther	do	500	45	May 9, 1882
James A. Lane	do	500	37	July 1, 1880
Joseph LeBlanc	do	500	36	May 1, 1883
Robert Wathen	do	500	24	June 1, 1883
Willard Hutchinson	do	500	47	July 16, 1883
Adolphus Allain	do	500	28	do 10, 1883
Henry O. Poole	Teamster	350	40	May 1, 1884

No. 5.

STATEMENT of the Movement of Convicts, at the Dorchester Penitentiary, for the Year ended 30th June, 1884.

—	Male.	Female.	Total.	Male.	Female.	Total.
Remaining at 12 p.m., 30th June, 1883	120	5	125			
Received since—						
From Common Jails	44	5	49			
				164	10	174
Discharged since—						
By Expiration of sentence	28	4	32			
Pardon	3	.....	3			
Insane Asylum, Kingston	1	.....	1			
				32	4	36
Remaining at 12 p.m., 30th June, 1884	.....	.....	.....	132	6	138

No. 6.

CRIMINAL STATISTICS of Prisoners received at the Dorchester Penitentiary during the Year ended 30th June, 1884.

—	Description.	Male.	Female.	Total.
Race	White	40	3	43
	Colored	4	2	6
		44	5	49
Marital	Married	9	2	11
	Single	34	1	35
	Widowed	1	2	3
		44	5	49
Age	Under 15 years	1	.....	1
	From 15 to 20 years	12	.....	12
	do 20 to 30 do	20	2	22
	do 30 to 40 do	3	1	4
	do 40 to 50 do	3	.....	3
	do 50 to 60 do	2	1	3
	Over 60 years	3	1	4
		44	5	49
Birthplace	Nova Scotia	11	1	12
	New Brunswick	14	2	16
	P. E. Island	3	2	5
	United States	4	.....	4
	England	5	.....	5
	Ireland	2	....	2
	Scotland	1	.....	1
	West Indies	3	.....	3
	Norway	1	.....	1
		44	5	49

—	Description.	Male.	Female.	
Religion	Roman Catholic	14	2	16
	Church of England	17	.....	17
	Methodist	7	1	8
	Baptist	4	2	6
	Presbyterian	1	.....	1
	Unitarian	1	.....	1
		44	5	49
Crime	Larceny	17	3	20
	Burglary and larceny	8	.....	8
	Shooting with intent to kill	5	.....	5
	Rape	3	.....	3
	Manslaughter	1	2	3
	Embezzlement	2	.....	2
	Burglary	2	.....	2
	Receiving stolen goods	2	.....	2
	Assault	1	.....	1
	Knowing girl aged 11	1	.....	1
	Making fraudulent entries	1	.....	1
	Arson	1	.....	1
		44	5	49
Occupation	Shoemaker	1	.....	1
	Tailor	1	.....	1
	Carpenter	1	.....	1
	Mason	2	.....	2
	Tinsmith	1	.....	1
	Car builder	1	.....	1
	Clerk	1	.....	1
	Cooks	3	.....	3

No. 6.—Criminal Statistics of Prisoners received at the Dorchester Penitentiary, &c—*Concluded.*

—	Description.	Male.	Female.	Total.
Occupation	Sailors	3	.....	3
	Laborers	30	.....	30
	Women	.....	5	5
		44	5	49
Province.	*County.*			
Nova Scotia.	Halifax	7	.....	7
	Yarmouth	3	.....	3
	Digby	2	1	3
	Kings	2	.....	2
	Pictou	1	.....	1
	Richmond	1	.....	1
		16	1	17
New Brunswick	St. John	16	3	19
	York	5	.....	5
	Westmorland	2	1	3
	Kings	1	.....	1
	Carleton	1	.....	1
	Charlotte	1	.....	1
		26	4	30
P. E. Island.	Queens	1	.....	1
	Prince	1	.....	1
		2	.....	2

—	Description.	Male.	Female.	Total.
Total by Provinces	Nova Scotia	16	1	17
	New Brunswick	26	4	30
	P. E. Island	2	.....	2
		44	5	49
Sentences	2 years	14	2	16
	2½ do	3	.....	3
	3 do	7	1	8
	4 do	4	1	5
	5 do	7	.....	7
	6 do	2	.....	2
	7 do	2	1	3
	10 do	1	.....	1
	14 do	2	.....	2
	20 do	1	.....	1
	Life	1	.....	1
		44	5	49
Courts	Supreme	34	4	38
	County	10	1	11
		44	5	49

No. 7.

CRIMINAL STATISTICS of Prisoners remaining in the Dorchester Penitentiary on the 30th June, 1884.

—	—	Male.	Female.	Total.
Race	White	119	4	123
	Colored	11	2	13
	Indian	1	.....	1
	Lascar	1	.....	1
		132	6	138
Marital	Married	33	2	35
	Single	96	1	97
	Widowed	3	3	6
		132	6	138
Age	Under 15 years	3	.....	3
	From 15 to 20 years	31	.....	31
	do 20 to 30 do	60	2	62
	do 30 to 40 do	17	1	18
	do 40 to 50 do	10	.....	10
	do 50 to 60 do	6	2	8
	Over 60 years	5	1	6
		132	6	138
Birthplace	Nova Scotia	49	1	50
	New Brunswick	44	3	47
	Prince Edward Island	10	2	12
	Newfoundland	1	.....	1
	United States	6	.....	6
	England	10	.....	10
	Scotland	2	.....	2
	Ireland	2	.....	2
	West Indies	4	.....	4
	East Indies	3	.....	3
	Norway	1	.....	1
		132	6	138
Religion	Roman Catholics	41	3	44
	Church of England	46	.....	46
	Methodists	15	1	16
	Baptists	16	2	18
	Presbyterian	12	.....	12
	Unitarian	1	.....	1
	Pagan	1	.....	1
		132	6	138
Crime	Larceny	55	3	58
	Burglary and larceny	22	.....	22
	Inflicting grievous bodily harm	16	.....	16
	Robbery and embezzlement	11	.....	11
	Arson	5	.....	5
	Bigamy	4	.....	4
	Rape	3	.....	3

—	—	Male.	Female.	Total.
Crime	Sheep stealing	3	.....	3
	Knowing girl under 11	2	.....	2
	Manslaughter	2	2	4
	Murder	2	1	3
	Forgery	2	.....	2
	Obstructing railway	1	.....	1
	Making false entries	1	.....	1
	Breach of prison	1	.....	1
	Cattle stealing	1	.....	1
	Horse stealing	1	.....	1
		132	6	138
Occupation	Shoemakers	7	.....	7
	Carpenters	4	.....	4
	Tailor	1	.....	1
	Masons	3	.....	3
	Tinsmiths	2	.....	2
	Baker	1	.....	1
	Clerks	3	.....	3
	Cooks	3	.....	3
	Sailors	6	.....	6
	Cabinet makers	5	.....	5
	Ship carpenter	1	.....	1
	Painters	2	.....	2
	Gunsmith	1	.....	1
	Machinest	1	.....	1
	Surveyor	1	.....	1
	Butcher	1	.....	1
	Laborers	90	.....	90
	Women	.....	6	6
		132	6	138
Province.	*County.*			
Nova Scotia	Halifax	22	.....	22
	Annapolis	10	.....	10
	King's	7	.....	7
	Pictou	6	.....	6
	Colchester	4	.....	4
	Digby	3	1	4
	Yarmouth	3	.....	3
	Hants	2	.....	2
	Cumberland	2	.....	2
	Shelburne	1	.....	1
	Lunenburg	1	.....	1
	Cape Breton	1	.....	1
	Richmond	1	.....	1
		63	1	64
New Brunswick	St. John	26	3	29
	York	12	.....	12
	Westmoreland	10	1	11
	Carleton	5	.....	5
	King's	2	.....	2
	Charlotte	2	.....	2
	Albert	1	.....	1
	Northumberland	1	.....	1

No. 7.—Criminal Statistics of Prisoners remaining in the Dorchester Penitentiary &c—*Continued.*

—	—	Male.	Female.	Total.	—	—	Male.	Female.	Total.
Province.	*County.*				Sentences....	2 years	19	2	31
						2 do and 1 month	1	.....	1
						2½ do	9	.....	9
New Brunswick.....	Queen's	1	.....	1		3 do	24	1	25
	Restigouche	1	.....	1		4 do	14	1	15
	Kent	1	.....	1		5 do	23	.....	23
	Gloucester	.....	1	1		6 do	5	.....	5
						6½ do	1	.....	1
		62	5	67		7 do	8	1	9
						8 do	2	.....	2
						10 do	6	.....	6
P.E. Island..	Queen's	6	.....	6		14 do	2	.....	2
	Prince	1	.....	1		15 do	1	.....	1
						20 do	3	.....	3
		7	.....	7		Life	4	1	5
							132	6	138
Total by Provinces....	Nova Scotia	63	1	64	Court	Supreme	101	5	106
	New Brunswick	62	5	67		County	31	1	32
	Prince Edward Island..	7	.....	7					
		132	6	138			132	6	138

No. 8.

Distribution of Convicts at the Dorchester Penitentiary, as on the 30th June, 1884.

How Employed.	No.	How Employed.	No.
Carpenter shop	12	Waiters, &c	9
Shoe do	12	Kitchen	6
Tailor do	11	Hospital	5
Mason do	5	Warden's quarters	1
Blacksmith do	3	Deputy Warden's quarters	1
Farming and ditching	30	Idle	2
Stables and teamesters	13	Dark cell	2
Erecting blacksmith shop, &c., under Department of Public Works	14	Women	6
Wash-house	6	Total	138

No. 9.

RETURN of Convicts who have been Pardoned out of the Dorchester Penitentiary, during the Year ended 30th June, 1884.

Name.	Crime.	Where Convicted.
Peter Ogden	Burglary	Kings, N.B.
J. Tarbut	Larceny	Guysboro' N.S.
Wm. Pigott	do	Pictou, N.S.

No. 10.

RETURN of Convicts who have been Re-committed to the Dorchester Penitentiary, during the Year ended 30th June, 1884.

No.	Name.	Re-commitments.
1	Archibald Kelly	1st re-commitment.
2	Alexander Hamilton	do
3	John Cahill	do

No. 11.

SUMMARY of Punishments awarded to Convicts in the Dorchester Penitentiary, during the Year ended 30th June, 1884.

Months.	No. flogged.	No. of lashes.	No. in dark cell.	No. on bread and water.	No. deprived of school.	No. deprived of light.	No. deprived of books.	No. deprived of tobacco.	No. admonished and reprimanded.	—
1883.										
July			2	2						
August			4	4					5	
September			3	3				1	6	
October									1	
November	1	12	15	16				6	3	
December			8	8						
1884.										
January			9	9	2	3	2	3	4	
February			3	3		1		1		
March			7	9		10		6	6	
April			5	5	3		1		3	
May			2	2					2	
June	1	18	1	1	1				2	
Total	1	30	59	62	6	14	3	17	32	

No. 12.

RETURN of Remission Time earned by Convicts discharged from the Dorchester Penitentiary, during the Year ended 30th June, 1884.

No.	—	Days.	No.	—	Days.
1	Convict earned	41	2	Convict earned	148
1	do	56	1	do	152
1	do	60	1	do	168
3	do	89	6	do	182
5	do	96	1	do	214
2	do	107	1	do	243
1	do	132	1	do	290

No. 13.

SUMMARY of the Value of Labor performed in the Dorchester Penitentiary, for the Year ended 30th June, 1884.

Department.	Custom Work.	Officers.	Public Works Department.	Dorchester Penitentiary	Total.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Shoe shop	74 61	37 70		189 39	301 70
Carpenter shop	16 70	154 00	133 00	551 25	854 95
Blacksmith do	44 84		70 28	293 77	408 89
Tailor do	7 60	160 00		660 61	828 21
Mason do	1 75	98 50	104 50	44 00	248 75
Total	145 50	450 20	307 78	1,739 02	2,642 50

—	No of Days.	Rate.	Amount.	
		$ cts.	$ cts.	
Farm	2,885	0 40	1,154 00	
Stables and teamsters	3,103		1,241 20	
Kitchen and waiters	2,184		873 60	
Wash-house	1,728		691 20	
Grading and building roads	1,865		746 00	
Repairing water pipes	1,766		706 40	
Picking oakum	1,290		516 00	
Cutting and piling wood	2,006		802 40	
Erecting sheep house	779		311 60	
Whitewashing	270		108 00	
Shovelling snow	279		111 60	
Boiler room	295		118 00	
Erecting machinery	601		240 40	
Sundry prison work	1,938		775 20	
				8,395 60
Total				11,038 10

No. 14.

RETURN of the Products of the Dorchester Penitentiary Farm, for the Year ended 30th June, 1884.

Quantity.	—	Rate.	Amount.
		$ cts.	$ cts.
70	Tons English hay	8 00	560 00
60	do broadleaf hay	3 50	210 00
1,664	Bushels potatoes	.....	485 80
3,099	do turnips	0 25	774 75
80½	do carrots	0 50	40 25
20	do beets	0 60	12 00
10	do parsnips	0 60	6 00
77	do barley	0 60	46 20
141	do buckwheat	0 70	98 70
1,091	Lbs. mutton	.....	79 17
3,981	do pork	0 08	318 48
446	do beef	.....	28 32
16	Young pigs sold	.....	42 00
650	Lbs. wool sold	0 32	208 00
331	Cords wood used	1 50	496 50
	Pasturage	.....	63 80
			3,469 97

JOHN A. GRAY,
Accountant.

No. 15.

DORCHESTER PENITENTIARY, 30th July, 1884.

DEAR MR. MOYLAN,—I herewith transmit my Report, which is necessarily only partial.

I carefully considered the "boy convict" question, but after serious reflection, I came to the conclusion that I could add nothing to the weightiness of your own words in your report to the Minister.

It is but just to say, however, that there is a very special and tender watchfulness kept over them, to keep them from the evil that is in the world around them.

I remain, Sir,

Yours very sincerely,

J. ROY CAMPBELL.

PROTESTANT CHAPLAIN'S REPORT.

DORCHESTER PENITENTIARY, 30th June, 1884.

SIR,—I have the honor to present this Report for the nine months ending 30th June, I having succeeded the Rev. R. Simonds, on his resignation on the 30th of September last.

Since that date, all such duties as devolve on the Protestant Chaplain have been discharged by me without any intermission. In accordance with the rules and regulations, the convicts have been duly seen, both on their reception into and on their discharge from the prison; and upon such and all other occasions, suitable counsels have been offered.

In chapel, the conduct of the prisoners has been uniformly excellent, the convicts yielding a free will, voluntary reverent attention, as distinct from an enforced obedience to order and discipline. The services have been very much brightened by the kind voluntary assistance of Miss Chipman, who has not only played on Sundays, but has also regularly attended weekly practice with the prison choir-men, whereby the quality of the musical part of the service has risen above that of the average church choir.

I have also frequently visited the school, and, in my opinion, Mr. Short does his duty well.

I have the honor to be, Sir,

Your obedient servant

J. ROY CAMPBELL.

Chaplain.

J. Q. MOYLAN, Esq.,
Inspector of Penitentiaries.

No. 16.

ROMAN CATHOLIC CHAPLAIN'S REPORT.

DORCHESTER PENITENTIARY, 1st August, 1884.

SIR,—I beg to submit my fourth Annual Report, for the year ended 30th June last.

Nothing very important occurred during last year.

Divine service was regularly held every Sunday throughout the year. We had music and singing nearly every Sunday.

Much credit is due to Mrs. LeBlanc, our indefatigable organist, for all her trouble and hard work in training the convicts to sing, in playing the organ and singing herself every Sunday, without the hope of any remuneration. Where shall we find, in our days, a person who will be willing to work gratis a whole year for the public good? In what Department of the Dominion Government is to be found a clerk or an officer without receiving ample remuneration for his work? Last winter the Rev. Mr. Campbell and myself made joint application to the Department of Justice for a small sum for our organists, but we had the sorrow of a refusal. In a Penitentiary where there are prisoners able to play on the organ and lead the singing in Divine service, there is no need of paying for the same, but here we are not so favorably situated, being under the necessity of employing organists from outside. In my humble opinion, music is necessary in our penitentiaries, as well as in any other place of worship outside. If our good Minister of Justice was given the opportunity of attending our Divine service where he would hear good music and singing, and

another service without, I am sure he would soon find the difference and make provision for the first. Religion, well understood and well practised, is the greatest civilizing and reforming power we can find here below, and therefore we can never give too much solemnity to Divine worship. In my little experience, I can boldly affirm that the principal cause of the bad luck of a great many convicts was a want of taste for religious services. People don't want to go to church, because there is no attraction there. They will stay away from church, be deprived of instructions and then become worthless characters. Unless we give all attention possible to the solemnity of our Divine worship, our public institutions will not fulfil their mission. If music is considered necessary in the battle field to give courage to the soldiers, it is equally necessary in the battle field of life, where we have so many enemies to contend against every day, and if the Department of Militia incures the expense of two or more bands of music when the volunteers assemble for drill in Sussex, Shediac or elsewhere, every year, I hope the Department of Justice will not refuse one or two hundred dollars to aid us in drilling soldiers for Christ.

The sanitary state of the Penitentiary was very good during the year. We had no serious sickness and no deaths. The prison is kept in the best state of ventilation and cleanliness. The food is good and substantial. In my opinion, the discipline amongst the prisoners was even better than formerly.

I believe the new system, inaugurated since your last visit here, of marks of distinction for good conduct amongst the convicts, and of note books in the hands of the officers, has been fruitful of good results.

In conclusion, I must return my most sincere thanks to all the staff, from our kind Warden to the last officer, for their untiring kindness towards me, and for the help they have afforded me in the fulfillment of my duties.

The movements of Roman Catholic convicts during the last year were as follows:—

	Males.	Females.
Remaining in prison, 30th June, 1883	35	4
Received during the year	16	2
	51	6
Discharged during year	10	3
On hand, 30th June, 1884	41	3

I have the honor to be, Sir,

Your obedient servant,

ED. E. LABBÉ,

Priest.

J. G. Moylan, Esq.,
Inspector of Penitentiaries.

No. 17.

SURGEON'S REPORT.

Dorchester Penitentiary, 30th June, 1884.

Sir,—I have the honor to present my Report for the year ended June 30th, 1884.

The sanitary condition of the institution has, during the past year, been very good. The general health of the convicts has been better than usual, and the diseases of a milder form.

The condition of the men, on admission, is generally better than in previous years.

The convicts are chiefly employed outdoors, and largely in farm work; and to this, in conjunction with regular habits and good discipline, may be attributed, in no small degree, the good health of the men.

The sick are seen to as soon as any complaints are made, and, if necessary, at once sent to hospital, where everything, in the way of attendance, medicine, and all necessaries that will assist their recovery, is furnished them.

There are fewer men attempt to evade work, by feigning sickness, than formerly.

We have had no deaths.

There was one convict sent to the Kingston Asylum, as he could not be treated here with safety; and from some peculiarities in his case, I did not feel justified in having him remain longer with our other convicts.

The whole number of applications for advice and treatment was 837; of this number, 225 received treatment.

The admissions to hospital has been twenty-two. The number of days in hospital 905. Annexed you will find statement of whole number treated in the institution, as also a return of cases sent to hospital.

I remain,

Your obedient servant,

ROBERT MITCHELL, M.D.,

Surgeon.

J. G. Moylan, Esq.,
Inspector of Penitentiaries.

ANNUAL Report of Sick treated in the Hospital and Cells of Dorchester Penitentiary, during the Year ended 30th June, 1884.

Disease.	Remained.	Admitted.	Discharged.	Died.	Remaining.
Asthma		7	6		1
Abcess		8	8		
Ascarides		2	2		
Ascites		1	1		
Bronchitis		2	2		
Bubo		1			1
Boil		5	5		
Constipation		50	50		
Congestion of lung		1	1		
Dropsy		1	1		
Debility		2	2		
Diarrhœa		20	20		
Dentes extract		8	8		
Dyspepsia		1	1		
Epilepsy		2	2		
Febricula		8	8		
Gleet		6	6		
Gonorrhœa		1	1		
Hay Ferer		1	1		
Hemorrhoids		2	2		
Hernia		2	2		
Insomnia		1	1		
Influenza		20	20		
Insane		1	1		
Lumbago		5	5		
Lepra		1	1		
Onyxitis		1	1		
Dyrosis		2	2		
Palpitation		5	5		
Rheumatism		8	8		
Ringworm		2	2		
Scrofula		2	2		
Synorites		4	4		
Tonsilitis		21	21		
Urticaria		2	2		
Ulcer		4	4		
Whitlow		1	1		
Wounds		14	14		
Total		225	223		2

CASES treated in Hospital.

Disease.	Remained.	Admitted.	Discharged.	Died.	Remaining.
Gunshot wound	.....	1	1	.....	.....
Scrofula	.....	1	1	.....	.....
Syphilis	.....	1	1	.....	1
Injured by cart	.....	1	1	.....	.....
Wounds	.....	3	2	.....	1
Congestion of lung	.....	2	2	.....	.....
Debility	.....	2	2	.....	.....
Diptheria	.....	3	3	.....	.....
Tonsilitis	.....	1	1	.....	.....
Rehumatism	.....	2	2	.....	.....
Influenza	.....	1	1	.....	.....
Epilepsy	.....	1	1	.....	.....
Contiuued Fever	.....	1	1	.....	.....
Ascites	.....	1	1	.....	.....
Pleurisy	.....	1	1	.....	1
Total	.....	22	19	.....	3

No. 18.

MATRON'S REPORT.

DORCHESTER PENITENTIARY, 30th June, 1884.

SIR,—I have the honor to submit my Annual Report on the female department of this institution.

I may repeat what I stated in my last report, that little or no change has occurred during the year just ended, with the exception of four females having been discharged by expiration of sentence, and five received, leaving us at this date six in number. Their employment, as before stated. Conduct, as a rule, good.

I have the honor to be, Sir,

Your obedient servant,

A. CHIPMAN,

Matron.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

No. 19.

SCHOOLMASTER'S REPORT.

DORCHESTER PENITENTIARY, 1st July, 1884.

SIR,—I have the honor to submit my Annual Report for the fiscal year ended 30th June, 1884, and am pleased to say that the conduct, general proficiency and regularity of attendance equals that of last year, but with an increase in numbers, having only forty scholars last 30th June; this, there are forty-nine, which, in itself is, I think, sufficient to show that the school and the instruction there given are valued

by those attending. A few, however, proving unruly, were dismissed, and some others reprimanded.

System followed and branches taught, same as in last report.

The Warden and the Protestant Chaplain, Rev. J. R. Campbell, have visited the school from time to time, which shows the men that their interests are looked after and cared for by those in authority.

With regard to general library, it is now being looked through with a view to rebind the less injured books and to discard those which are not fit for re-issuing.

I have the honor to be, Sir,

Your obedient servant,

THOMAS SHORT,

Schoolmaster.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

MANITOBA PENITENTIARY.

REPORT OF THE WARDEN, FOR THE YEAR ENDED 30TH JUNE, 1884.

STONY MOUNTAIN, 1st October, 1884.

SIR,—I have the honor to submit herewith my Annual Report for the year ended 30th June, 1884.

In my report of last year, I, at considerable length and earnestness, drew your attention to the grave want of a boundary wall and extension of cell accommodation. Notwithstanding my appeal, nothing has been done in the matter. The same drawback, consequent upon this state of things, exists to-day in a larger measure than it did a year since. The evils incident upon this have been repeatedly reported upon by myself, from time to time, and call for little comment now.

The over crowded state of the prison and its unprotected state entails upon the staff of this prison a very heavy tax. I am inclined to think, notwithstanding the constant representations made, it must be regarded by the Department, to a large extent, as illusionary, or steps would surely have been taken ere this to have remedied a state of affairs, which are not only an unfair strain upon the watchfulness and discipline of the officials, but tends to laxity and is subversive of those certain cardinal elements of discipline which are essential to the successful management of a penal institution.

It is gratifying to know, however, that the conduct of the convicts has been, in the main, good.

Four attempts at escape have been made during the year, out of which three proved abortive. One fugitive, after crossing the frontier, was arrested at my instigation, by the American Customs authorities, for bringing stolen horses into their territory, and sentenced by them to the State Penitentiary.

The want of Hospital accommodation is still very much felt, as will be seen upon reference to the Surgeon's report.

The proposition, however, of the Department of Public Works, of converting the present quarters of the Warden and the offices into additional prison accommodation, I am fully in sympathy with and heartily concur in. This will give us sixty-eight more cells, additional chapel room, and also provide suitable Hospital requirements for a few years. It is to be hoped that the matter will be taken up by the Department at the earliest possible moment.

The placing of an additional boiler, by the Department of Public Works, in our boiler-room, has added largely to the expenditure on account of fuel. I find that the

per caput cost of this item, for the year ended, amounted to $75.93, and I notice that the *per caput* cost on the same account, at the following penitentiaries, is as under, viz.:—

Kingston, estimated population, 625				$ 9 54
St. Vincent de Paul, estimated population, 350				15 96
Dorchester	"	"	130	16 36
British Columbia	"	"	70	13 92

This demonstrates fully, how unfair it is to compare the cost of maintenance of this Penitentiary with that of others in the Dominion, when it is shown how greatly in excess, in one item alone, is the cost in Manitoba of similar institutions elsewhere. Neither can any common ground of basis of expenditure be applied to Manitoba, where one hundred and one circumstances, incident to the Province and peculiar to the location of the prison (and not applicable to the other Provinces), unpreventably swells the cost of maintenance.

The Department of Public Works, during the year, have supplied material for the construction of sheds and pump-houses for the Guards' cottages, weigh-house, coal and drying sheds, which have been built by convict labor, assisted by skilled artizans A very substantial penal cell building was also completed by contract. The drains, also, have received attention, under the immediate supervision of the agent, Mr. Smith, and have been giving satisfaction.

It is a matter of regret that the year has passed without any joint meetings of the Wardens having taken place, as was suggested by you two years ago.

I would again draw attention to the suggestions regarding pensioning officers, as submitted in my last two annual reports, and have to hope that some public man will, urged by the necessity for some such system, introduce a measure before the House of Commons, that will relieve the case and the minds of those engaged in a perilous branch of the public service, by legislation that will place them out of reach of poverty, in event of accident, or confer upon them a reward on account of long and faithful service.

I beg to enclose the usual annual statistical returns.

I have the honor to be, Sir,

Your obedient servant,

S. L. BEDSON,

Warden.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

No. 2.—EXPENDITURE.

Dr. THE DOMINION OF CANADA, in Account with the Manitoba Penitentiary, for Year ended 30th June, 1884. **Cr.**

1884.		$ cts.	$ cts.
June 30...	To Salaries	13,879 09	
do 30...	Retiring gratuity	924 94	
do 30...	Uniforms	630 55	
			15,434 58
	Maintenance.		
June 30...	To Rations	9,334 69	
do 30...	Clothing	2,290 86	
do 30...	Travelling allowance and gratuity	245 00	
do 30...	Discharge clothing	399 21	
do 30...	Bedding	173 56	
do 30...	Interments	36 00	
do 30...	Chapels	35 75	
do 30...	Library	114 65	
do 30...	School	29 78	
do 30...	Escapes	262 80	
do 30...	Hospital	1,059 93	
			13,982 23
	Working Expenses.		
June 30...	To Heating	10,543 23	
do 30...	Lights	1,011 25	
do 30...	Repairs to buildings	336 57	
do 30...	Maintenance of machinery	30 93	
do 30...	Armory	112 57	
do 30...	Kitchen	376 71	
do 30...	Stationery	163 67	
do 30...	do Office	141 70	
do 30...	Queen's Printer	199 93	
do 30...	Stables	1,877 19	
do 30...	Farm	927 87	
			15,720 61
do 30...	Surgeon's livery	320 00	
do 30...	Accountants travelling expenses	170 63	
do 30...	Livery and feed	242 50	
do 30...	Telephone	110 00	
do 30...	Warden's travelling expenses	215 45	
do 30...	Messengers	11 25	
do 30...	Board	4 50	

1883.		$ cts.	$ cts.
July 31...	By Monthly pay-list	1,080 01	
Aug. 18...	Official cheque	350 00	
do 28...	July accounts (special)	3,525 00	
do 31...	Monthly pay-list	1,079 98	
Sept. 13...	July accounts (current)	4,311 00	
do 30...	Monthly pay-list	1,079 98	
Oct. 17...	August accounts	1,707 78	
do 31...	Monthly pay-list	1,079 98	
Nov. 9...	September accounts	1,858 36	
do 15...	Official cheque (to pay freight on coal)	767 00	
do 30...	Monthly pay-list	1,079 98	
Dec. 5...	October accounts	2,840 07	
do 5...	Official cheque	150 00	
do 22...	November accounts	3,391 00	
do 31...	Monthly pay-list	1,079 98	
1884.			
Jan. 31...	By Monthly pay-list	1,079 98	
Feb. 13...	December accounts	1,746 17	
do 13...	January accounts (special)	1,763 47	
do 29...	Monthly pay-list	1,079 98	
March 12...	January accounts (current)	3,370 73	
do 31...	Monthly pay-list	1,079 98	
April 1...	February accounts	744 48	
do 30...	Monthly pay-list	1,079 98	
May 10...	March accounts	1,189 93	
do 29...	April accounts	3,085 59	
do 31...	Monthly pay-list	1,079 98	
June 30...	do	1,079 98	
July 12...	May accounts	1,585 24	
Aug. 4...	June accounts	1,435 35	
do 4...	Official cheque No. 1693	441 64	
do 4...	Stationery Office and Queen's Printer	436 12	
do 4...	Superannuation	59 96	

June 30...	Telegrams	205 93						
do 30...	Postage	115 60						
do 30...	Freight charges	409 95						
do 30...	Express	17 20						
do 30...	Advertising	21 50						
do 30...	Printing	94 50						
			1,939 01					
do 30...	Capital		75 50					
do 30...	Refund deposits $495.12 & $71.63		566 75					
			47,718 68					47,718 68

No. 3.

STATEMET showing the Revenue of the Manitoba Penitentiary, for the Year ended 30th June, 1884.

Dr.	Amount.	Cr.	Amount.
	$ cts.		$ cts.
To Deposit in Merchants Bank, Winnipeg, to the credit of the Hon. the Receiver-General.....	372 37	By Sales, &c., &c.....	372 37
Amounts refunded by the Manitoba, Keewatin and North-West Governments, for the maintenance of lunatics.....	5,242 10	Amount due by Manitoba, Keewatin and North-West Territories Governments, for maintenance of lunatics.....	5,242 10
	5,614 47		5,614 47

S. L. BEDSON,
Warden.

A. C. CROOKSHANK,
Accountant.

No. 4.

RETURN of the Movements of Prisoners, Manitoba Penitentiary, for Year 1883-84.

Distribution.	Male.	Female.	Total.	Male.	Female.	Total.
Remaining on 30th June, 1883.....	.....	.....	.....	72	.....	72
Admitted during the year.....	25	.....	25	25	.....	25
				97	.....	97
Discharged since—						
By Expiration of sentence.....	10	.....	10			
Pardon.....	15	.....	15			
Death.....	1	.....	1			
Suicide.....	1	.....	1			
Escape.....	1	.....	1			
				28	.....	28
Remaining on 30th June, 1884.....	.....	.....	.....	69	.....	69

S. L. BEDSON,
Warden,

Stony Mountain, 16th July, 1884.

RETURN of the Movements of Lunatics, Manitoba Penitentiary, for Year 188-34.

Distribution.	Male.	Female.	Total.	Male.	Female.	Total.
Remaining on 30th June, 1883	.....	.....	.....	24	3	27
Admitted during year	8	4	12	8	4	12
				32	7	39
Discharged since—						
On probation	6	1	7			
Sent to Toronto Asylum	1	1	2			
Deaths	2	.....	2			
				9	2	11
Remaining on 30th June, 1884	.....	.....	.....	23	5	28

S. L. BEDSON,
Warden.

No. 5.

RETURN showing the Different Offences committed by Convicts in the Manitoba Penitentiary, from 1st July, 1883, to 30th June, 1884.

Months.	Insubordinate Conduct.	Speaking to other Convicts.	Assaulting Officers.	Attempting to Escape.	Disrespect to Officers.	Making signals to other Convicts.	Inattention to Work.	Damaging Property.	Pilfering.	Threatening Officers.	Assaulting other Convicts.	Petty Offences.	Hesitating to Obey an Order.	Disobedience of Orders.	Total Offences.
1883.															
July	6	4	.....	1	3	.....	.....	2	1	.....	.....	9	.....	5	31
August	8	2	.....	1	2	.....	.....	.....	.....	.....	1	9	1	3	27
September	8	1	.....	.....	.....	1	1	.....	.....	.....	1	19	.....	3	34
October	2	2	.....	.....	.....	.....	2	.....	.....	.....	1	10	.....	3	20
November	7	5	.....	.....	2	1	2	6	.....	.....	.....	8	.....	3	34
December	4	.....	.....	.....	2	.....	5	2	.....	.....	1	6	.....	5	25
1884.															
January	9	1	.....	.....	2	.....	1	2	.....	.....	.....	6	.....	6	27
February	3	.....	.....	.....	2	.....	.....	.....	.....	.....	1	2	.....	6	14
March	4	1	.....	.....	2	.....	2	1	.....	.....	1	6	.....	2	19
April	4	4	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	4	13
May	7	1	.....	.....	4	1	3	4	.....	1	2	6	2	9	40
June	4	2	.....	.....	4	.....	2	2	.....	.....	.....	15	.....	4	33
Total	66	23	.....	2	23	3	19	19	1	1	8	96	3	53	317

No. 6.

RETURN showing Summary of Punishments inflicted upon Convicts, from 1st July, 1883, to 30th June, 1884.

Admonished.	Reprimanded.	Deprived of Supper.	Bread and Water.	Confined to Penal Cells.	Loss of Remission.	Reduction of Class.	Ball and Chain.	Deprived of Bed.	Deprived of Tobacco.	Corporal. Punishment.		Lashes on Hands.	Remarks.
										Lashes Awarded.	Lashes Inflicted.		
108	26	21	17	.....	75	3	8	.....	4	84	9	32	

No. 7.

RETURN showing number of days Remission of Sentence earned by Convicts, from 1st July, 1883, to 30th June, 1884.

Year.	No. of days Earned.	No. of days Lost.	Remarks.
1st July, 1883, to 30th June, 1884.....	4,351½	359	

No. 8.

RETURN showing value of Unproductive Labor performed by Convicts in Manitoba Penitentiary, from July 1st, 1883, to June 30th, 1884.

Description of Labor.	No. of Days.	Rate per Day.	Total Amount.	Remarks.
		$ cts	$ cts.	
Kitchen and scullery	1,559	0 75	1,169 25	
Bakery	621	0 75	465 75	
Washing bedding and clothes	607	0 75	455 25	
Carpenter shop	1,337	0 75	1,002 75	
Tailor shop	1,327	0 75	995 25	Cut and stacked 125 tons of hay.
Shoe shop	1,021	0 75	765 75	
Boiler room	923	0 75	692 25	
Blacksmithing	685	0 75	513 75	
Store Keeper's Assistant	323	0 75	242 25	
Stewards' do	1,625	0 75	1,218 75	
Orderlies	2,082	0 75	1,561 50	180 fence posts sent for the improvement of farm.
Cleaning lamps and latrines	726	0 75	544 50	
Attending stables	1,084	0 75	813 00	
Sawing wood and removing coal	596	0 75	447 00	
Garden	890	0 75	667 50	
Farm and roothouse	832	0 75	624 00	
Attending piggery	485	0 75	363 75	
General employ	1,377	0 75	1,032 75	
Cleaning grounds	362	0 75	271 50	
Making soap, glue, &c	69	0 75	51 75	
Repairing quarters	126	0 75	94 50	
Chores and emptying slops	343	0 75	257 25	
Teaming	412	0 75	309 00	
Picking oakum	174	0 75	130 50	
Making baskets	142	0 75	106 50	
Quarry, drains, &c	314	0 75	235 50	
Psinting, &c	251	0 75	188 25	
Plastering cottage	291	0 75	218 25	
Carpentering at cottage	645	0 75	483 75	
Well boring	339	0 75	254 25	
Slaughtering cattle	100	0 75	75 00	
Lime kiln	77	0 75	57 75	
Association Lodge and R. R. Butts	34	0 75	25 50	
Knitting	162	0 75	121 50	
Hay making	209	0 75	156 75	
Public Works Department	649	0 75	486 75	
New basin, stable and hennery	203	0 75	152 25	
Grave yard	76	0 75	57 00	
Enlarging chapels	20	0 75	15 00	
Building house for scales	43	0 75	32 25	Stored for use 60 tons ice.
Ice cutting	96	0 75	72 00	
Horse labor	637	2 75	5,183 75	
Ox do	1,248			
Grand total			22,611 50	

No. 9.

RETURN showing Distribution of Time at the Manitoba Penitentiary, during week days in Summer and Winter of 1883 and 1884.

Distribution.	Summer.			Winter.			Remarks.
	From.	To.	Time.	From.	To.	Time.	
	A.M.	A.M.	H. M.	A.M.	A.M.	H. M.	
Prisoners rise, wash, dress, &c.	5.50	6.00	0 10	6.20	6.30	0 10	
Labor, going and returning included	6.00	7.30	1 30	6.30	7.30	1 00	
Breakfast	7.30	7.40	0 10	7.30	7.40	0 10	
In cells	7.40	8.30	0 50	7.40	8.30	0 50	
		P.M.			P.M.		
Labor, going and returning included	8.30	12.30	4 00	8.30	12.30	4 00	
Dinner	12.30	12.45	0 15	12.30	12.45	0 15	
In cells	12.45	1.00	0 15	12.45	1.00	0 15	
In school	1.00	1.30	0 30	1.00	1.30	0 30	
Labor, going and returning included	1.30	5.40	4 10	1.30	5.10	3 40	
Sewing, tea, &c.	5.40	6.00	0 20	5.10	5.30	0 20	
Total Time	.....	.....	12 10	.....	.....	11 10	
ABSTRACT.							
Hours appropriated to labor, including muster, going and returning	.....	.....	9 50	.....	.....	8 50	
Hours appropriated to meals	.....	.....	0 25	.....	.....	0 25	Not including supper.
Hours appropriated to school, &c	.....	.....	0 30	.....	.....	0 30	
Hours in cells during day	.....	.....	1 05	.....	.....	1 05	
Sewing, tea, &c.	.....	.....	0 20	.....	.....	0 20	
Total Time	.....	.....	12 10	.....	.....	11 10	

No. 10.

BALANCE SHEET of Manitoba Penitentiary, showing Expenditure and Produce from Farm and Garden, for the Year ended 30th June, 1884.

Expenditure.	Amount.
	$ cts.
2,207 days' labor, at 50c. per day	1,103 50
150¾ bush. seed oats, at 60c.	90 45
171 13/24 do barley, at 70c.	12 28
Garden seeds	108 99
1 lumber waggon	77 50
1 one-bushel measure	1 00
1 half-bushel do	0 75
1 one-peck do	0 50
1 one-gallon do	0 35
1 mower	55 00
Threshing	40 00
1 yoke of oxen	160 00
Freight on goods	2 15
1 ditch hoe	0 50
1 Berkshire sow	40 00
100⅝ bush. seed barley, at 30c.	30 25
4 garden rakes, at 75c	3 00
4 spading forks, at $1.35	5 40
2 garden hoes, at 75c	1 50
Express	0 35
1 doz. tick destroyers	0 70
Express	0 25
164 19/60 bush. seed potatoes, at 75c	123 24
206½ do oats, at 35c	89 77
3 cattle leaders, at 25c	0 75
2 watering pots, at $2.00	4 00
4 coalines, at $1.25	5 00
1 plough point	5 00
Express	0 25
1 pair sheep shears	0 60
Seeds	0 15
Express	0 75
1 ton chop feed	33 00
19 bags, at 15c., $2.85; freight, $3 00	5 85
1 ton bran, $12; freight, $2.60.	14 60
½ ton chop feed, $12.50; freight, $1.49	13 99
Twine	0 50
11 seed bags, at 5c.	0 55
Work done by engineer	0 31
do blacksmith	27 56
Balance carried down to credit	584 20
	2,644 49

Produce.	Quantity.	Price.	Amount.
		$ cts.	$ cts.
Beans	27¾ bushels	1 00	27 75
Beets	7 do	1 00	7 00
Cabbage	2,087 heads	0 10	208 70
Celery	1,058 do	0 05	52 90
Cauliflower	259 do	0 10	25 90
Cucumbers	92 do	0 05	4 60
Carrots	705 bunches	0 04	28 20
Currants	32 quarts	0 25	8 00
Gooseberries	2 do	0 25	0 50
Greens	368 bunches	0 05	18 40
Horse radish	54 do	0 10	5 40
Kale	150 heads	0 05	7 50
Lettuce	1,453 bunches	0 05	72 65
Mint	5 do	0 10	0 50
Mustard	12 do	0 10	1 20
Onions	226 bushels	1 00	226 00
Peas	37 pecks	0 40	14 80
Potatoes	571 bushels	0 30	171 30
Parsnips	12 bunches	0 06	0 72
Parsley	170 do	0 05	8 50
Rhubarb	357 do	0 10	35 70
Radishes	1,431 do	0 10	143 10
Sage	52 do	0 05	2 60
Savory	25 do	0 10	2 50
Salsify	8 bushels	0 60	4 80
Spinach	8 bunches	0 05	0 40
Turnips	62¼ bushels	1 00	62 25
Tomatoes	3½ do	2 00	7 00
Pork	913 lbs	0 12½	114 12
Soap (soft)	4,900 do	0 02	98 00
Hay	125 tons	8 00	1,000 00
Oats	650 bushels	0 40	260 00
Wool	54 lbs	0 25	13 50
Pigs	2	5 00	10 00
			2,644 49
Balance brought down			584 20

S. L. BEDSON,
Warden.

A. C. CROOKSHANK,
Accountant.

No. 11.

DETAIL of Work done in Tailor Shop, Manitoba Penitentiary, during the Year ended 30th June, 1884.

No.	Distribution.	Rate.	Amount.
	New Work.	$ cts.	$ cts.
95	Shirts, Jean	1 26½	120 17
27	do cotton	0 88	23 76
135	Summer pants	1 34	180 90
103	do coats	1 57	161 71
105	do caps	0 45	47 25
8	do pants, all white.	1 49	11 92
9	do coats do	1 69	15 21
61	Winter pants	2 17	132 37
44	do coats	3 14	138 16
18	do vests	0 99½	17 91
15	do caps	0 50	7 50
78	Braces	0 24	18 72
40	Bed ticks	1 20	48 00
78	Pillow cases	0 22	17 16
22	do slips	0 68	14 96
258	Handkerchiefs	0 05	12 90
2	Bread Covers	1 53	3 06
87	Towels, cell	0 14	12 18
20	do bath	0 42	8 40
309	Socks, woollen	0 38	117 42
168	do cotton	0 25	42 00
63	do children's	0 20	12 60
82	Drawers	1 73	141 86
52	Undershirts	2 14	111 28
8	Bed quilts	1 96	15 68
16	do sheets	1 03	16 48
24	Cell bags	0 08½	2 04
12	Needle bags	0 07	0 84
11	Seed do	0 05	0 55
24	Pudding bags	0 05	1 20
44	Aprons	0 39	17 16
30	Duffels	0 66	19 80
24	Mufflers	0 21¼	5 10
5	Straight jackets	1 90	9 50
6	Saddle covers	0 55	3 30
5	Knitting machine covers.	0 12	0 60
16	Helmet covers	0 20	3 20
1	Sleigh seat covers	2 09	2 09
1	Carriage do	6 50	6 50
24	Lunatic caps	0 73	17 52
2	Wrappers	0 58	1 16
33	Waist belts	0 25	8 25
41	Moccasin uppers	0 23	9 43
1	Basket, lined.	.....	2 57
	Carried forward....		

No.	Distribution.	Rate.	Amount.
	Brought forward..	$ cts.	$ cts.
1	Buffalo robes, lined	.....	4 86
47	Mitts, lined	0 23	10 81
32	Badges	0 09	2 88
	Repairs.		
718	Shirts	0 15	107 70
515	Drawers	0 15	77 25
412	Undershirts	0 15	61 80
972	Pants	0 20	194 40
696	Coats	0 20	139 20
66	Vests	0 15	9 90
1188	Socks	0 05	59 40
48	Braces	0 10	4 80
41	Duffels	0 15	6 15
52	Blankets	0 20	10 40
192	Bed ticks	0 10	19 20
205	Pillows	0 10	20 50
21	Rugs	0 20	4 20
46	Aprons	0 10	4 60
86	Mitts	0 20	17 20
36	Overcoats	0 25	9 00
9	Buffalo coats	1 00	9 00
14	do robes	1 00	14 00
8	do mitts	0 25	2 00
2	Tents	3 25	6 50
5	Flags	0 50	2 50
10	Wagon cushions	0 75	7 50
10	Horse blankets	0 50	5 00
....	Matting	.....	11 46
184½	Days sundry work	0 75	138 37
.....	Refitting, marking, cleaning, &c., &c., to clothing		
		.....	2,520 95

Recapitulation.

New work	1,578 92
Repairs	942 03
	2,520 95

S. L. BEDSON,
Warden.

A. C. CROOKSHANK,
Accountant.

No. 12.

DETAIL of Work done in Shoe Shop, Manitoba Penitentiary, during the Year ended 30th June, 1884.

	Distribution.	No.	Rate.	Amount.	Total.	Remarks.
			$ cts.	$ cts.	$ cts.	
New Work.	Brogans	72 pairs	2 25	162 00		
	Slippers	47 do	2 00	94 00		
	do canvas	12 do	2 00	24 00		
	do cloth	9 do	1 50	13 50		
	Long boots	10 do	5 00	50 00		
	Discharge shoes	18 do	4 00	72 00		
	Extra do	16 do	3 75	60 00		
	Ladies' do	3 do	3 75	11 25		
	Childrens' do	19 do	1 50	28 50		
	Moccasins	50 do	1 50	75 00		
	Mits	30 do	1 10	33 00		
	Shoe pack	6 do	1 00	6 00		
	Tobacco pouches	6 doz	0 54	3 24		
	Collars	13 do	0 56	7 28		
	Dog harness	7 do	1 50	10 50		
	Shot bags	2 do	2 75	5 50		
	Cross belts	3 do	0 44	1 32		
	Waist do	25 do	0 25	6 25		
	Carbine slings	6 do	0 84	5 04		
					668 38	
Repairs.	Toe cap	46 pairs	0 40	18 40		
	Half sole and heel	152 do	0 75	114 00		
	do	126 do	0 50	63 00		
	Patched	109 do	0 10	10 90		
	Heeled	33 do	0 35	11 55		
	Rips	112 do	0 05	5 60		
	New bottoms	9 do	1 25	11 25		
	Moccasins repaired	237 do	0 37$\frac{3}{5}$	89 10		
	Mits do	36 do	0 15$\frac{5}{9}$	5 60		
	Harness do	.....	.....	139 45		
	Uniforms do	.....	.....	15 20		
					484 05	
					1,152 43	

S. L. BEDSON,
Warden.

A. C. CROOKSHANK,
Accountant.

No. 13.

STATEMENT of Work done and Material used in the Engineers' Department, Manitoba Penitentiary, for the Year ended 30th June, 1884.

——	Material.	Labor.	Amount.
	$ cts.	$ cts.	$ cts.
Prison	9 14	22 07	31 21
Warden's quarters	3 84	20 95	24 79
Kitchen	2 04	7 56	9 60
Carpenters' shop	3 99	4 50	8 49
Tailor shop	0 09	3 92	4 01
Armory	0 21	1 20	1 41
Farm	0 05	0 26	0 31
Stables	2 69	3 94	6 63
Shoe shop	0 28	1 16	1 44
Smithy	1 64	0 15	1 79
Private account	1 66	2 34	4 00
Maintenance of machinery	16 72	15 31	32 03
Warden	3 15	10 62	13 77
Bakery	0 08	0 45	0 53
Storekeeper's Department	0 04	0 37	0 41
Steward's do	0 51	3 07	3 58
Public Works do	16 22	6 86	23 08
	62 35	104 73	167 08

JNO. MUSTARD,
Engineer.

No. 14.

STATEMENT of Work done and Material used in Blacksmiths' Shop, during Year 1883-84.

For whom performed.	Material.	Labor.	Total.
	$ cts.	$ cts.	$ cts.
Stonecutters and quarry	13 28	24 00	37 28
Farm	5 26	22 30	27 56
Smithy	6 60	11 16	17 76
Carpenters' shop	8 52	12 20	20 72
Kitchen	2 48	5 10	7 58
Shoe shop	1 68	3 44	5 12
Bakery	5 44	4 16	9 60
Stables	17 78	55 46	73 24
Warden's quarters	5 00	5 00	10 00
Prison	2 04	5 34	7 38
Warden	1 12	3 96	5 08
Machinery	10 48	20 16	30 64
Public Works Department	80 08	120 09	200 17
Private	18 17	22 00	40 17
Total	177 93	314 37	492 30

JOHN SMITH,
Blacksmith Instructor.

No. 15.

RETURN of Work done in Carpenters' Shop, during Year 1883-84.

Description of Work.	For whom performed.	Value.
		$ cts.
Guards' cottages and outbuildings	Public Works Department	4,665 76
Prison	Department of Justice	174 23
Job work	Officers' quarters	932 53
Repairing officers' quarters	Department of Justice	90 13
Total		5,862 65

A. GARVEN,
Trade Instructor.

No. 16.

SHOEMAKERS' DEPARTMENT, Manitoba Penitentiary, in Account with the Dominion of Canada, from 1st July, 1883, to 30th June 1884.

Dr.	Amount.	Cr.	Amount.
	$ cts.		$ cts.
To Cost of materials, &c	801 52	By Work done	1,152 43
Balance carried down	713 86	Stock on hand	362 95
	1,515 38		1,515 38
		By Balance brought down	713 86

A. C. CROOKSHANK,
Accountant.

S. L. BEDSON,
Warden.

No. 17.

TAILORS' DEPARTMENT, Manitoba Penitentiary, in Account with the Dominion of Canada, from 1st July, 1883, to 30th June, 1884.

Dr.	Amount.	Cr.	Amount.
	$ cts.		$ cts.
To Cost of materials	1,166 76	By Work done	2,520 95
Balance carried down	1,515 80	Stock on hand	161 61
	2,682 56		2,682 56
		Balance brought down	1,515 80

S. L. BEDSON,
Warden.

A. C. CROOKSHANK,
Accountant.

No. 18.

SUMMARY of Amounts due Manitoba Penitentiary, to 30th June, 1884.

By Whom.	Amounts.
	$ cts.
Government of Manitoba	4,070 32
do Keewatin	680 38
do North-West Territories	491 40
	5,242 10

S. L. BEDSON,
Warden.

A. C. CROOKSHANK,
Accountant.

No. 19.—MANITOBA PENITENTIARY.

TIME TABLE—Week Day Duties throughout the Year.

From 1st March to 14th Oct.	From 15th Oct. to 20th Feb.	Duties Performed.
a. m.	a. m.	
5.50	6.20	Bell rings, prisoners rise, dress, make up beds, &c.; officers parade for day duty, &c.
6.00	6.30	Bell rings, prisoners unlocked, tubs emptied, &c.
6.45	7.15	Signal hoisted, bell rings, breakfast ready on stands in prison, prisoners marched into cells.
7 00	7.30	Bell rings, grace said, guards relieved for breakfast, Steward in charge of basement.
8.00	8.30	Bell rings, officers parade, gangs for outside and inside work marched to their respective labors; door No. 44 locked, signal lowered.
10.00	10.00	Office hours, convicts on report or wishing to make complaint brought before Warden, officers' report of preceding days duties placed before the Warden, clocks regulated by the chief keeper.
p. m.	p. m.	
12.15	12.15	Signal hoisted, bell rings, dinner ready on stands in prison, prisoners marched to cells.
12.30	12.30	Bell rings, grace said, guards relieved for dinner, Steward in charge of basement.
12.45	12.45	Library books issued by Steward's assistants, Steward in attendance.
1.00	1.00	Prisoners unlocked for school, Steward acting schoolmaster with assistant, choir practice for Roman Catholics on Wednesdays.
1.30	1.30	Bell rings, officers parade for duty, gangs for outside and inside work marched to respective labors; door No. 44 locked, signal hoisted, chimneys swept first Monday of every month, convicts employed inside shaved, bathed, &c., on Friday.
5.00	4.30	Night tubs taken in prison.
5.45	5.15	Signal hoisted, bell rings, supper ready on stands, tools returned daily for re-checking, prisoners marched to cells, names of convicts having complaints taken, officers take respective posts for locking up.
6.00	5.30	Bell rings for locking up, keys collected, night guards take charge of prison, patrol guard posted.
7.30	7.00	Patrol guard visits prison and remains within call of night guard.
9.00	8.00	Light in prison turned out, basement door locked by patrol guard.
10.00	10.00	Light in passage turned out, prison doors locked, whole of building visited by patrol guard, who receives control of keys of prison and main hall.
		N.B.—Night guard calls patrol at 4.30 a.m. during long hours, 5.00 a.m. short hours; night guard hands over cooks at 5.20 a.m. during long hours, and 6.45 a.m. short hours, patrol to call officers for day duty before unlocking cooks.

No. 19.—Manitoba Penitentiary, Time Table, &c.—*Concluded.*

From 1st March to 14th Oct.	From 15th Oct. to 20th Feb.	Duties Performed.
		SATURDAYS.
p.m.	p.m.	Duties up to 1 o'clock as on other week days.
1.00	1.00	Convicts employed outside, bathed, shaved, &c., clothes issued, choir practice for Episcopalians.
4.00	3.30	Night tubs taken in prison, change of underclothing for week placed by Steward in occupied cells.
4.45	4.15	Signal hoisted, bell rings, supper ready on stands, officers take respective posts for locking up.
5.00	4.30	Bell rings for locking up, duties, &c., to 10 a.m., carried out as on other week days, night and patrol guards posted. N.B.—Fire drill upon sound of given alarm.
		SUNDAYS.
6.20	6.50	Bell rings, prisoners rise, wash, dress, &c., officers parade, accoutrements inspected by chief keeper, keys issued as on week days.
6.45	7.15	Bell rings, breakfast ready on stands, prisoners unlocked alternately by blocks.
7.00	7.30	Bell rings, grace said, guards relieved for breakfast, Steward in charge of basement.
8.00	8.30	Bell rings, prisoners unlocked, dishes collected, orderlies clean up.
8.45	9.00	Bell rings, officers parade, chapel for Roman Catholics every alternate Sunday, chapel for Protestants at 11 o'clock a.m.
12.15	12.15	Bell rings, dinner prepared as on week days.
12.30	12.30	Bell rings, grace said, guards relieved for dinner, Steward in charge of basement.
1.30	1.30	Bell rings, duties carried out as in morning, chapel for Roman Catholics.
4.00	3.00	Night tubs taken in prison.
4.15	3.30	Bell rings, supper prepared as on week days, officers take respective posts for locking up.
4.30	4.00	Bell rings for locking up, duties up to 10 p.m. carried out as on week days, night and patrol guards posted. N.B.—Chaplain visits convicts in their cells between service.

S. L. BEDSON,
Warden,

No. 20.—MANITOBA PENITENTIARY.

METEOROLOGICAL Table of Observations, during the Year 1883-84.

Month.	Barometer. Average reading.	Thermometer. Average reading. 7 a.m.	2 p.m.	6 p.m.	Highest reading.	Lowest reading.	Weather. Fine days.	Partially wet.	Wet days.	Snowing days.	Direction and Velocity of Winds. North.	North-east.	North-west.	West.	South-west.	South.	South-east.	East.	Average velocity.	Greatest velocity.	Rainfall. Depth in inches.	Snowfall. Depth in inches.	Number of days prairie fires seen.	No. of days sleighing. Good.	Bad.	No. of days wheeling. Good.	Bad.
1883.																											
July	28·906	69	69	64	77	54	20	11	.....	.....	6	2	6	6	4	3	2	2	10·48	23	·25	.....	.....	.....	.....	Wheeling to Winnipeg was fair.	
August	29·046	64	70	67	76	56	23	8	.....	.....	7	3	4	4	4	5	2	2	8·27	22	3·32	.....	.....	.....	.....		
September	29·252	59	62	64	73	48	27	2	1	.....	7	1	4	5	4	5	3	1	8·05	20	·93	.....	6	.....	.....		
October	29·104	62	65	59	77	46	20	4	4	3	4	3	5	5	4	4	4	2	9·83	25	1·67	1·00	6	.....	3		
November	29·078	66	68	64	79	49	21	1	.....	8	6	.....	7	6	5	3	2	1	11·09	30	.....	4·50	6	16	5		
December	29·268	67	61	67	79	46	24	2	.....	5	4	2	6	2	3	6	2	2	11·61	25	.....	.....	.....	23	8		
1884.																											
January	29·178	64	70	65	74	56	22	.....	.....	9	8	.....	7	1	3	5	3	1	14·39	40	.....	4·00	14	14	17		
February	29·183	70	62	65	79	50	19	3	.....	7	4	.....	5	3	6	6	3	...	11·53	35	.....	23·00	3	3	25		
March	29·176	68	66	66	80	52	19	8	.....	4	9	.....	6	.....	6	6	4	1	11·08	65	.....	7·00	11	11	.....		
April	28·967	62	54	65	73	51	18	8	1	4	10	1	3	1	5	4	4	1	13·13	35	2·25	6·00	.....	.....	.....		
May	29·015	61	67	63	78	52	24	7	.....	.....	5	2	4	3	4	7	4	1	10·46	36	·25	.....	.....	.....	.....		
June	29·075	68	74	72	85	60	13	17	.....	.....	4	.....	1	8	6	5	2	2	7·14	25	5·25	.....	.....	.....	.....		
	29·104	65	65	65	77	51	250	71	6	40	74	14	58	44	54	59	35	16	10·58	65	13·92	45·50	46	67	58		

S. L. BEDSON,
Warden.

No. 21.

PROTESTANT CHAPLAIN'S REPORT.

STONEWALL, 29th July, 1884.

SIR,—Another year has past and I find that the time has came for sending my Report.

Since June of 1883 I have found everything going on in the most satisfactory manner. Our chapel was getting too small, but the Warden has kindly had it enlarged, and improved in other ways.

The prisoners express themselves as being more than satisfied with the treatment they receive from both the Warden and guards, and I do not see how they could say or feel otherwise. I have always been received most kindly by the Warden, and in fact, all the officers of the institution do all they can to help me in my work and to make the services what they should be.

The prison itself is beautifully clean and kept in perfect order, and I feel that everything is done to help to make the prisoners feel as happy and cheerful as possible under the circumstances.

My prayer is that God may give me power and show me the way to bring home the wandering sheep to the Good Shepherd.

I have the honor to be, Sir,

Your obedient servant,

FRANK T. W. GREENE,

Protestant Chaplain.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

No. 22.

REPORT OF THE ROMAN CATHOLIC CHAPLAIN.

(*Translation.*)

MANITOBA PENITENTIARY, STONY MOUNTAIN, 4th July, 1884.

SIR,—I have the honor to transmit to you my Annual Report for the year just ended with the month of June, 1884.

I must, in the first place, express the great satisfaction I have experienced in the discharge of my duties towards the convicts. Generally speaking, they have all complied with their religious duties with regularity, and many of them with alacrity. In the chapel, their conduct has been becoming, their piety edifying, and their attention unflagging. I must add, that their singing, during service, is really most creditable.

Notwithstanding the departure of a good number of convicts within the last few months, the chapel has always been too small. We have been too confined and, in fact, cramped for room. It is true the chapel is being enlarged; but the space, though somewhat increased, is still insufficient, in view of the number of convicts sentenced in the North-West. Those who have left have been replaced by others and, in fact, by an increased number, and we have not sufficient room.

The leading event of the year has been the departure of the fifteen Indians, who were discharged on account of their good conduct. They left the institution towards the middle of April. They had been instructed in the truths of religion, and His Grace, the Archbishop of St. Boniface, had been so good, in compliance with an invitation, as to come and confer on them the rite of baptism. The usual imposing ceremonial made a deep impression on the susceptible imaginations of the Indians.

The action of the Government in this matter is beyond all praise The Indians are big children, and their sensitive hearts cannot fail to have been touched when they were discharged before the expiration of the full term of their sentence.

The good conduct of these Indians during their stay in the institution goes to show that their offence was rather an act of bravado than a maliciously planned robbery. They were invariably docile and well disposed. They were eager to learn the principles of a christian life, and as far as it was possible, I grounded them thoroughly in the lessons I strove to impress on their minds. They understood that the whites were not their enemies; they understood that in every society there are men who rule, and others who are ruled; that if the law is not to remain a dead letter, it must be upheld; that respect for the law is to their own advantage, and its violation a cause of trouble, and that the welfare of all demands that its violators be punished. They understood all this in a general way; but their convictions were shaken when they were told that their punishment was for their own good.

I am convinced, Sir, that their stay in the institution will have been of real benefit to them. They have learned trades, and have been occupied at manual labor, and now that they are enjoying freedom on their reservation they will, I trust, continue to work, and thus help on the civilization of their own people. They understand that the soil, when cultivated, is capable of giving a crop; that iron, when wrought, makes most useful implements, and that with certain plants they can make cloth wherewith to clothe themselves.

Their discharge by remission, as a reward for good conduct, may, perhaps, produce another result. They will tell what has been done for them; they will make known the real purpose held in view by those who administer the laws, and they will point out the duties devolving upon those who are subject to those laws. They will help to remove the mistrust existing amongst the Indians towards the officials of the Government, and inspire them with that confidence which is essential to all amicable relations. This will be a great step towards their moral and intellectual improvement.

My relations with the various officials have remained, throughout the year, in all respects the same as they were last year. I have nothing to change in what I wrote last year in my report.

That those good relations may continue is the desire of

Your most obedient servant,

G. CLOUTIER, Priest,

Catholic Chaplain.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

No. 23.

SURGEON'S REPORT.

STONY MOUNTAIN, 16th August, 1884.

SIR,—I have the honor to submit my Report for the year ended 30th June, 1884.

The accompanying table will show the actual condition of the sick during the year.

The number of prescriptions given to sick, exclusive of hospital patients, was 397.

It will be seen by comparing the return of hospital cases for this year, with that of last, that there has been a satisfactory decrease.

This is accounted for in one way, by the fact that fifteen Indians were released by order of the Executive. These were suffering from hereditary disease, quite

incurable, and clearly aggravated by the confinement of prison life. In spite of everything which was being done for them, in the way of building up their strength and combating the disease, they grew daily worse, until it seemed that nothing further which we could do for them here would be of any avail. Their condition was reported to the Department, with a recommendation from the Warden and myself, for their liberation, which, after being duly considered, led to the order for their release.

I must again make mention of the fact that the institution has not yet been provided with a hospital.

You have, in your last Annual Report, commented on our lack of hospital accommodation. You state that this will be provided as soon as possible; yet nothing has been done. The Warden also refers to the urgent necessity for an hospital, and I would again, in this report, strive to impress the fact that we are still in the greatest need of a properly equipped hospital.

I must say, however, that the Warden has kindly placed at my disposal the new building erected for refractory convicts. He can ill-afford to do this, but I find that the room thus provided answers very much better than the cells in which, previous to this, I had to treat my hospital patients.

The appointment of a Hospital Orderly is now very important, since we have a space set apart for the treatment of hospital cases. I hope that provision will be made for this in the next estimate.

The health of the officers has been good. The numbers asking to be temporarily relieved from duty on sick leave has been very small.

We have had few accidents, and these of a comparatively trifling nature. The prison has been free also from epidemic disease of any kind.

The general health of the convicts has been good. During the warm months of the summer, and in our over-crowded state, it is gratifying to be able to report this condition. It is due largely to the extreme cleanliness of the prison, and also to the liberal supply of fresh vegetables which the garden affords, coupled with the good quality of food supplied. I hope that the Department will recognize the importance of the two factors, and do all that is possible to continue this to us.

I desire to refer to the drainage and ventilation of the prison. We have had less trouble during the last twelve months than before, but both systems are still very defective and require a thorough overhauling, before we can hope to be entirely free from the danger to health which invariably accompanies bad drainage and poor ventilation.

The lunatics who are still confined here are in fairly good health. In my last Annual Report I referred to the fact that the Provincial Government were taking steps towards the erection of an asylum for insane. The building, I am glad to say, is in progress, and its completion at an early date is assured. This will relieve us of the great care and responsibility entailed by the presence here of this unfortunate class.

The cell accommodation is entirely too limited. Even after the removal of the lunatics, what little increase of space this will afford will leave us still in a very undesirable condition. Should an epidemic occur at any time, our hands are so bound and tied that it would be impossible for us to forestall the danger by giving the proper care and attention at such a trying time. By all means let steps be speedily taken to afford us additional room, by going on with the enlargement of the prison.

Referring to the expenditure for drugs and hospital necessities, the Warden has, on several occasions, drawn my attention to the large outlay. Every precaution has been taken to economize, which has been done under my own supervision. I regret, however, to say that the necessary surgical instruments applied for have not yet been supplied, and I have had, on several occasions, to use instruments belonging to myself, provided for my private practice. I do trust that my requisition for these instruments may be complied with at an early date.

In closing this report, I beg to mention the kindness which has constantly been shown me by the Warden and officers in our official relations, for which they have my best thanks.

I have the honor to be, Sir,

Your obedient servant,

W. R. D. SUTHERLAND, M.D.,
Surgeon.

JAS. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

ANNUAL RETURN of Sick treated in Hospital, from 1st July, 1883, to 30th June, 1884.

Diseases.	Remained.	Admitted.	Died.	Discharged.	Remaining.
Bronchitis	.....	2	.....	2	.....
Conjunctivitis	.....	2	.....	2	.....
Cold	1	.....	.....	1	.....
Dyspepsia	.....	1	.....	1	.....
Debility	1	.....	.....	1	.....
Diarrhœa	.....	1	.....	1	.....
Gonorrhœa	1	.....	.....	1	.....
Mania	.....	1	.....	.....	1
Neuralgia	.....	1	.....	1	.....
Necrosis	.....	2	.....	1	1
Periostitis	1	.....	.....	1	.....
Phthisis	.....	1	.....	.....	1
Paralysis (perypheral)	.....	1	.....	.....	1
Scrofula	2	4	1	5	.....
Syphilis	.....	2	.....	2	.....
Total	6	18	1	19	4

W. R. D. SUTHERLAND, M.D.,
Surgeon.

J. G. MOYLAN, ESQ.,
Inspector of Penitentiaries.

BRITISH COLUMBIA PENITENTIARY.

REPORT OF THE WARDEN, FOR THE YEAR ENDED 30TH JUNE, 1884.

BRITISH COLUMBIA PENITENTIARY, 2nd July, 1884.

SIR,—I have the honor to submit my Annual Report on the management of this Penitentiary, with the usual returns, for the fiscal year ended 30th June, 1884.

There remained in this Penitentiary on 30th June, 1883, seventy-four convicts. Received since, from common gaols, thirty-four; escaped convict, July, 1882, recaptured, one. Total, 109. Discharged during the year, by expiration of sentence, twelve; by sentence reduced, one; by pardon, three; which left remaining at midnight on 30th June, 1884, ninety-three convicts.

As in the last year, the convicts have been employed clearing land, and have made 4,550 feet of drains, depth from 4 to 6 feet.

On laying before you this report, I must call your attention to the delay that is met with on almost every occasion where any outlay is required from the Public Works Department. I would suggest, for these delays are a great drawback in the every day working of this Penitentiary, to have all necessary small expenses, repairs and other small outlays, which now come under the Public Works Department, placed under the Warden's direction. It is very annoying and very inconvenient to wait, as we are now obliged to do, for trifling amounts to be expended on most necessary improvements. Work that should and might have been done weeks ago, is as yet not commenced.

The chapels are over-crowded; they should be altered immediately.

I have before drawn the attention of the Department to the advantage that would be derived by having a bakery built for the institution. Bread could be provided at nearly one-half the price that is now paid for it.

The water supply at the workshops is far from sufficient. It is brought through a branch from the main pipe in the rear of the building, and in the event of fire, is not enough to be of any service. All we have to depend on are two Babcock fire extinguishers, that are kept in the Penitentiary. Some time since I applied to be furnished with two more extinguishers, to be kept in the workshops. A good supply of water can be had by putting in a larger pipe and running further up the ravine. The assistant engineer has surveyed the place for that purpose, but so far nothing has been done in the matter. I beg of you most earnestly to take notice of what I state concerning this very important matter—the water supply. As it now exists, we are at any moment likely to be wholly deprived of water; we are in need of water, not alone for the purposes mentioned, but also for irrigating our land in many places.

A deep ravine occupies a large portion of the Penitentiary reserve. All the land that we have fenced in is cleared. There is a Government reserve in the rear of the Provincial Lunatic Asylum, and adjoining the Penitentiary reserve, which, if it were included and enclosed in the Penitentiary reserve, would give employment to a large number of convicts for some years, besides which, being a piece of land that is well adapted for farming purposes. If this were done, the ravine could then to some extent be utilized, besides being enclosed. As it is now, it is not safe to let any number of convicts work there until it is fenced in.

Although tenders for the erection of guards' cottages have been called for by the Public Works Department, nothing has yet been done towards erecting them. Year after year, since this Penitentiary was first established, this great want of cottages for the guards has been brought before the notice of the Government. The majority of our guards are obliged to live in town, over a mile distant from their work, when, let me inform you, that the expense of living in this way is really too great, when taken from their present salary. While this inconvenience and discouragement exists, the right sort of men will not continue to remain on the staff. Men who are suitable to guard convicts are almost, in every instance, well adapted to a more agreeable, as well as a more profitable situation.

Emigration to this Province is only now beginning, still our convict population is fast increasing. Railway work is steadily approaching completion towards the Rocky Mountains, and this Penitentiary must be prepared to receive convicts far beyond the number that were first thought of being provided for in British Columbia. I therefore hope you will urge upon the Government the necessity of immediately building. The cells have all been constantly occupied since my last report, including the punishment cells, in which cells I have had to put as many as four convicts. You must see how difficult it is to carry out discipline or maintain order, yet I am pleased to be able to report that the general conduct of the convicts has been good, with the exception of the attempted revolt, on the 17th April last, particulars of which I wrote you at the time.

The addition to time of remittance of sentence has produced a marked change for the better. Of course there are some to whom this great favor seems to make no difference, but I am happy to say they are few.

Our school is now working in a more satisfactory way than has been pursued for some time. The lately appointed schoolmaster is very attentive.

The tailor and shoe shops are both well fitted with all the implements necessary for their different purposes. I have been successful in securing two good men as trade instructors. In the tailor's shop there will be work enough for some time in making clothing for officers and convicts. In the shoe shop I could employ from twenty to thirty men and find work that would pay well. In fact, enough could be done in this department alone to help considerably in covering the expenses of the establishment, as well as teaching many of the convicts a useful trade.

If permission would be given to take work from persons outside, I think what might be done in the shop would in no way interfere with free labor in British Columbia. Some of our Chinese convicts having worked in shoe factories in California, could be more profitably employed in this way than at anything else that I could put them to do here. Inside work agrees better with Chinese than with Indians or whites.

During the past year the general health of the convicts has been good. Careful attention has been given to keeping the whole building scrupulously clean. The baths used by the convicts are a great deal to small; there are but two. You must see how very far short this is from what is absolutely required. For this reason it is necessary to be very particular, and is at times very inconvenient, where there are so many convicts to be attended to.

On the 1st October last, the fish-canning establishment opposite the Penitentiary gate, on the Penitentiary reserve, was destroyed by fire. Part of the Penitentiary fence was slightly damaged. The night was calm, otherwise Penitentiary property, to a great extent, might have been lost. As I have mentioned before, we are in no way prepared for such an emergency. Our workshops are unprovided with hose; close to the shops are our stables and sheds, which, I must here mention, are not suitable for the purposes for which we are obliged to use them. They were put together from portions of old buildings that were on the ground when this Penitentiary was first established. They may hold together for another winter, but, really, they are a disgrace to the place.

Last August, the Honorable Sir Alexander Campbell, Minister of Justice, visited this Penitentiary. Although his visit was very short, I am glad to say it produced good effect.

In my last annual report I drew the attention of the Department to the fact that this penitentiary had not, since the time of its being opened, September, 1878, received a visit from the inspector. During the year now closed I have been expecting some notice to be taken of my repeated request. So far, I have received no intimation of an intended visit. I am well aware that the successful management of any establishment of this kind depends greatly on the administration. I have minutely informed you, as far as possible, of all and everything that has occurred from time to time in this Penitentiary. If satisfactory results arise from my management, sincere thanks are due to your able and willing advice. I do conscientiously say that, acting under your instructions, I do my best, and I feel that I can safely say the same for all officers at present working with me.

The Deputy Warden deserves thanks. He has never relaxed in earnest attention to his several duties. He is as careful and industrious now as when he first came here.

I have the honor to be, Sir,

Your most obedient servant,

ARTHUR H. McBRIDE,

Warden.

J. G. Moylan, Esq.,
Inspector of Penitentiaries.

No. 1.—EXPENDITURE.

Dr. The Dominion of Canada, in Account with the British Columbia Penitentiary, for thirteen months ended 30th June, 1884. Cr.

1884.		$ cts.	$ cts.
June 30	To Salaries	13,376 20	
do	Officers' uniforms	1,137 75	
do	do retiring gratuities	100 00	
			14,613 95
do	Rations	4,903 93	
do	Clothing	2,147 89	
do	Convicts' travelling allowance and gratuity	400 47	
do	Convicts' discharge clothing	587 50	
do	Bedding	290 43	
do	Chapels	3 00	
do	Libraries	103 20	
do	School	1 50	
do	Escapes	50 00	
do	Hospital	149 74	
do	Maintenance of prisoners in Victoria gaol	819 00	
			9,456 66
do	Heating	1,043 80	
do	Light	506 36	
do	Maintenance of buildings	184 30	
do	Armory	149 25	
do	Kitchen	350 03	
do	Stationery	95 22	
do	Queen's Printer	12 21	
do	Farm	314 72	
do	Stables	208 12	
do	Furniture	95 03	
			2,959 04
do	Telegrams	22 59	
do	Advertising	73 14	
do	Travelling expenses	180 06	
do	Postages	13 75	
do	Express charges	6 00	
do	Magistrate's fees	6 75	
do	Balance	35 00	
			337 29
do	Industries	.....	840 23
			28,207 17

1883			$ cts.	$ cts.
June	30	By Official pay list	904 31	
do	30	June accounts	1,044 13	
July	31	Official pay list	983 30	
do	31	July accounts	844 22	
Aug.	31	Official pay list	983 29	
do	31	August accounts	1,127 11	
Sept.	30	Official pay list	981 60	
do	30	September accounts	849 66	
Oct.	31	Official pay list	983 29	
do	31	October accounts	676 02	
Nov.	30	Official pay list	1,074 20	
do	30	November accounts	841 55	
Dec.	31	Official pay list	1,020 01	
do	31	December accounts	921 75	
1884.				
Jan.	31	Official pay list	1,020 01	
do	31	January accounts	798 19	
Feb.	29	Official pay list	962 47	
do	29	February accounts	608 51	
do	29	G.R. Cruickshank	148 56	
Mar.	31	Official pay list	1,022 74	
do	31	March accounts	1,385 54	
April	30	Official pay list	1,070 14	
do	30	April accounts	760 33	
May	31	Official pay list	1,129 65	
do	31	May accounts	1,769 32	
June	19	Kingston Penitentiary (clothing)	2,202 02	
do	30	Official pay list	1,158 69	
do	30	June accounts	924 35	
do	30	Queen's Printer	12 21	
				28,207 17

No. 2.—REVENUE.

THE DOMINION OF CANADA, in Account with the British Columbia Penitentiary, for the Year ended 30th June, 1884.

1884. DR.

June 30. To Deposit Receipt No. 10,780 ..... $141 00

1884. CR.

June 30. By Farm $141 00

No. 3.

COMPARATIVE STATEMENT of Movements of Convicts in British Columbia Penitentiary, for Six Years ended 30th June, 1884.

——	1879.	1880.	1881.	1882.	1883.	1884.
Admissions—						
From common gaols	36	10	22	29	39	34
do recaptures	.....	.....	3	3	2	1
Total	36	10	25	32	41	35
Discharges—						
By Expiration of sentence	6	3	8	6	12	12
Pardon	.....	.....	.....	.....	2	3
Having sentence reduced from 2 to 3 years	.....	.....	.....	.....	.....	1
Death	.....	2	1	4	2	.....
Order of Supreme Court	.....	.....	1	.....	.....	.....
Escapes	1	2	4	3	2	.....
Total	7	7	14	13	18	16
Remaining at midnight on 30th June each year	30	33	43	52	74	93
Average daily number of convicts	33	31·5	38	47·5	61	77·⅔

No. 4.

RETURN of Punishments awarded in British Columbia Penitentiary, during the Year 1883 and 1884.

Nature of Punishment.	July.	August.	September.	October.	November.	December.	January.	February.	March.	April.	May.	June.	Total.
Deprived of bed	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	5	1	7
Bread and water diet	1	.....	.....	.....	.....	.....	.....	.....	2	.....	5	1	9
Deprived of lamp	3	.....	8	.....	2	.....	1	2	6	7	.....	2	31
do tobacco	3	.....	3	1	2	.....	1	2	7	7	.....	2	28
do school	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
Double irons	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	1	1	3
Loss of remission	4	.....	2	.....	2	1	3	2	4	6	1	2	27
Admonished	13	6	3	3	2	4	5	1	5	5	4	7	58

No. 5.

RETURN of Value of Labor performed by Convicts in the British Columbia Penitentiary, during the Year ended 30th June, 1884.

Description of Labor.	No. of Days.	Rate per Day.	Total Amount.	Remarks.
		$ cts.	$ cts.	
Clearing land	7,547½	0 50	3,773 75	
Farming	1,507½	0 50	753 75	
Building drains	1,234½	0 50	617 25	
Cooking	1,191	0 50	595 50	
House cleaning	1,703	0 50	851 50	
Shoemaking	557½	0 50	278 75	
Tailoring	434½	0 50	217 25	
Carpenters	200	0 50	100 00	
Painting	184	0 50	92 00	
Orderlies	223	0 50	111 50	
Washing	431	0 50	215 50	
Blacksmithing	63	0 50	31 50	
Building roads	25	0 50	12 50	
Teamsters	166½	0 50	83 25	
Building fences	29	0 50	14 50	
Total Convict Labor			7,748 50	

No. 6.

CRIMINAL Statistics, British Columbia Penitentiary, for the Year ended 30th June, 1884.

—	Description.	No.
Race	White	11
	Colored	3
	Indians	12
	Half-breed	2
	Chinese	7
		35
Marital	Married	7
	Single	28
		35
Age	Under 20 years	4
	From 20 to 30 years	19
	" 30 " 40 "	11
	" 40 " 50 "	1
		35
Country	Ireland	2
	New Zealand	1
	China	7
	British Columbia	14
	United States	4
	Cape Verde Islands	1
	West Indies	1
	Germany	2
	Scotland	3
		35
Religion	Protestant	16
	Catholic	12
	No religion	7
		35
Crime	Larceny and receiving	4
	"	6
	" of cattle	2
	" and obtaining by false pretences	1
	Burglary	4
	Prison breach	2
	Assault with intent to murder	1
	Assault with intent	2

—	Description.	No.
Crime	Wounding with intent to murder	2
	Manslaughter	1
	Stealing from the person	1
	Shopbreaking and receiving	4
	Killing cattle	1
	Rape	1
	Robbery	1
	" with violence	2
		35
Ocupation	Laborers	19
	Miners	1
	Sailors	5
	Painters	1
	Shoemakers	1
	Carpenters	1
	Gardeners	1
	Cooks	1
	Jockeys	1
	Fishermen	3
	Washermen	1
		35
Sentence	14 years	1
	12 "	1
	10 "	1
	7 "	6
	5 "	2
	4 "	3
	3 " 6 months	1
	3 " 3 "	1
	3 "	10
	2 "	9
		35
Whence received	Victoria	16
	Lytton	8
	Nanaimo	5
	New Westminster	4
	Clinton	2
		35
Court	General Assizes	35

No. 7.

RETURN of Escapes and Recaptures from British Columbia Penitentiary, for the Year ended 30th June, 1884.

Name.	Whence Received.	Where Recaptured.	Crime.	Escaped.	Recaptured.
Charley (Indian)..	N. Westminster.	Nanaimo, B.C...	Wounding with intent.	July 8, 1882.	June 4, 1884.

No. 8.

FARM Account, British Columbia Penitentiary, for the Year ended 30th June, 1884.

DR. CR.

Description.	Amount.	Description and Quantities.	Amount.
	$ cts.		$ cts.
To Seeds and manure	99 82	By 70,000 lbs. potatoes, at 1½c	1,050 00
Labor of convicts for 1,507½ days, at 50 cts	753 75	6,000 " turnips, at 2c	120 00
Labor of 1 span horses, 118 days, at $1.50	177 00	1,500 " beets, at 2c	30 00
		7,000 " carrots, at 2c	140 00
		3,200 " onions, at 3c	96 00
		1,800 " peas, at 2½c	45 00
		7,000 " oats, 1½c	105 00
		2,800 " hay, at 1c	280 00
		600 " barley, at 2c	12 00
		700 " wheat, at 2c	14 00
		5,000 heads cabbage, at 10c	500 00
		400 bunches parsley, at 5c	20 00
		100,000 lbs. straw, at ½c	50 00
		2,068 " pork, at 15c	310 20
Balance	1,831 63	300 loads manure, at 30c	90 00
	2,862 20		2,862 20
		By Balance	1,831 63

No. 9.

NOMINAL LIST of Officers employed in the British Columbia Penitentiary, as on the 30th June, 1884, giving Rate of Pay, Age and Date of Appointment.

Name.	Rank.	Salary.	Age.	Date of Appointment.	Remarks.
		$			
A. H. McBride	Warden	1,400	49	May 16, 1878.	
J. Fitzsimmons	Deputy Warden	1,100	44	Aug. 12, 1878.	
C. N. Trew	Surgeon	600	45	do 9, 1878.	
W. H. Keary	Accountant and Storekeeper.	800	27	March 10, 1884.	
do	Schoolmaster	200	27	do 10, 1884.	
Rev. R. Jamieson	Protestant Chaplain	500	53	Jan. 4, 1879.	
Rev. E. M. J. Horris, O.M.I	Roman Catholic Chaplain	500	53	Sept. 27, 1878.	
T. A. McInnes	Steward	700	24	May 10, 1882.	
G. Mackenzie	Trade Instructor	750	29	Nov. 1, 1883.	
J. McRoberts	do	750	42	April 18, 1884.	
J. Fitzgerald	Guard	600	43	do 15, 1879.	
T. Quilty	do	600	33	Jan. 18, 1882.	
G. Hutchinson	do	600	35	April 16, 1883.	
D. Dwyer	do	600	29	March 1, 1884.	
T. Roberts	do	600	25	April 1, 1884.	
A. Gordon	do	600	29	Jan. 1, 1884.	
N. Sterry	do	600	23	May 19, 1884.	
J. S. Gordon	do	600	26	do 1, 1884.	
C. J. Rogers	do	600	28	do 6, 1884.	
D. Lahey	do	600	29	April 5, 1884.	
P. Smyth	do and Teamster.	600	41	Feb. 21, 1879.	

No. 10.

DETAIL of Work done in Tailor Shop, British Columbia Penitentiary, during the Year ended 30th June, 1884.

Description.	No.	Rate.	Amount.	Total.
		$ cts.	$ cts.	$ cts.
New work—				
Shirts	44	2 25	99 00	
Drawers	37	1 00	37 00	
Bed ticks	34	1 75	59 50	
Pillow ticks	23	0 37½	8 62	
do slips	57	0 37½	21 37	
Towels	69	0 25	17 25	
Sheets	6	1 00	6 00	
Repairs—				
Coats	75	0 25	18 75	
Pants	129	0 25	32 25	
Vests	7	0 25	1 75	
Shirts	12	0 25	3 00	
Drawers	4	0 25	1 00	
Horse cover	1	0 75	0 75	
Cleaning, refitting and repairing officers' uniforms			73 00	
				379 23

No. 11.

DETAIL of Work done in Shoe Shop in the British Columbia Penitentiary, during the Year ended 30th June, 1884.

Distribution.	No. Pairs.	Rate.	Amount.	Total.	Remarks.
		$ cts.	$ cts.	$ cts.	
Brogans, convicts	85	2 50	212 50		
Slippers do	143	1 50	214 50		
Long boots do	4	5 00	20 00		
Discharge boots, convicts	4	4 00	16 00		
Officers' boots	4	8 00	32 00		
do summer shoes	2	5 00	10 00		
do leather slippers	1	1 75	2 75		
do revolver cases	7	0 50	3 50		
				510 25	
Repairs, Patching, half soles, heeling, &c., Harness, &c.	.....	.....	.....	170 30	
				680 55	

No. 12.

TABLE showing Cases treated in Hospital at the British Columbia Penitentiary, during the Year ended 30th June, 1884.

Disease.	Remaining in, on 1st July, '83.	Admitted during year.	Discharged during year.	Remaining in, on 30th June, '84.	Remarks.
Accidents—					
Cut hand	.....	1	1	.....	Cut by machine in shoe shop.
Crushed hand	.....	1	1	.....	Crushed by a stone.
Cuts on head	.....	1	1	.....	Inflicted by a convict.
Sprained back	.....	1	1	.....	Lifting heavy stone.
do elbow	.....	1	1	.....	Caused by a fall.
do foot	.....	1	1	1	do
Bronchitis	.....	2	2	.....	
Colic	.....	1	1	.....	
Conjunctioitis	.....	1	1	.....	
Constipation	.....	9	9	.....	
Convulsions	.....	1	1	.....	
Diarrhœa	.....	2	2	.....	
Hærmoptysis	.....	1	1	.....	
Hepatic	.....	1	.....	1	
Influenza	.....	6	6	.....	
Lumbago	.....	2	2	.....	
Pneumonia	.....	1	1	.....	
Scrofula	.....	4	4	.....	
Ulcers	2	1	3	.....	
Total	2	38	38	2	

C. NEWLAND TREW, M.D.,
Surgeon, B. C. Penitentiary.

No. 13.

RETURN of Convicts who have been Pardoned out of the British Columbia Penitentiary, during the Year ended 30th June, 1884.

No.	Name.	Crime.	Place.	Remarks.
1	John Steel	Rape	Victoria	
2	Frederick Holther	Housebreaking and larceny	do	
3	And. Julius (Indian)	Larceny, wounding and escape	Kamloops	Sick.
4	Curn Yee (Chinaman).	Larceny and receiving	New Westminster.	Sentence reduced from 3 to 2 years.

No. 14.

RETURN of Remission of Sentence earned by Convicts discharged from British Columbia Penitentiary, during the Year ended 30th June, 1884.

No.	—	No. of days.	Remarks.
1	Convict earned	110	Steel, pardoned.
1	do	191	
1	do	138	
2	do	141	
1	do	112	
1	do	129	
1	do	143	
3	do	86	
1	do	74	Holther, pardoned.
1	do	92	
1	do	91	Curn Yee, sentence reduced.
1	do	19	Andrew Julius (sick), pardoned.
1	do	221	

No. 15.

RETURN showing Movements of Convicts at British Columbia Penitentiary, from 1st July, 1883, to 30th June, 1884.

Distribution.	Prisoners.	Total.	Remarks.
Remaining at midnight, 30th June, 1883	74		
Received since	35		
		109	
Discharged by expiration of sentence	12		
do pardon	3		
Discharged, having time reduced from 2 to 3 years	1		
		16	
Remaining at midnight, 30th June, 1884		93	

No. 16.

REPORT OF THE PROTESTANT CHAPLAIN.

New Westminster, 1st July, 1884.

Sir,—I have the honor of presenting my Report, as Protestant Chaplain, for the year ending 30th June, 1884.

All the required services in my department have been duly performed during the past year.

At this date, there are under my pastoral care, fifty-two convicts,—whites, fourteen; colored, three; Chinese, twenty-one; Indians, fourteen.

It is proper to state here, that though returned as Protestants, there are very few coming under that designation, in the usual sense of that term. It is known to you, of course, that according to the rules and regulations of the Penitentiary, all convicts who do not register themselves as belonging to the Roman Catholic Church, must attend the services of the Protestant Church, no matter what they are, or are not. But it may not be known to those who may examine these reports for the purposes of comparison or classification.

I do the best I can for all, however, without any distinctions whatever, earnestly and faithfully inculcating the moral and religious principles of our holy religion, as contained in the sacred Scriptures; and in doing so, I have always been much pleased with the exceedingly good order and attention on the part of every convict, whether white, Chinese or Indian. Indeed, they cannot be excelled in these respects by the best congregations anywhere. Some have professed to receive much religious knowledge and improvement, and made good resolutions for future amendment as soon as they get the opportunity.

The Chinese and Indians I instruct carefully, through interpreters, and I have been fortunate in having very accomplished ones among the convicts themselves,—one white man for the Indians, and one professedly Christian Chinaman for the Chinese. They do not all, however, require an interpreter, as some Chinamen and some Indians understand English, and can join in the ordinary services. With very few exceptions, indeed, both are very willing to be taught the principles of the Christian religion; and the Chinese seem to take great interest in reading the New Testament in Chinese, a copy of which I furnish to every one of them as they are brought in. It is the first bright look most of them give the first few days after they are brought in, when I visit them, and they see in my hands a book in their own language, and they gladly promise to take good care of them, and read them in their cells.

I am very thankful for the grant of money made for the Protestant library. I have been careful in expending it to the best advantage for such varied classes of readers. The convicts highly appreciate them and are diligent in their perusal. The total number of men able to read them during the year was twenty-five, some of these only recently imprisoned, and some of them in only a short time during the beginning of the year. Exchanges of books, 433; and these, in addition to their reading of books from the general library. Only one Chinaman made use of the books in English—the interpreter referred to—and he read ten very interesting and profitable ones. I have also supplied French testaments, and can, at any time required, furnish bibles in ten or more different languages.

The chapel is now very inconveniently crowded, and something ought to be done soon in this matter, or we cannot reasonably expect either orderly or profitable services in the solemn worship of God.

Although some good has been done in the day school, I regret to say that I cannot report favorably upon it this year, except in so far as the new teacher is concerned, Mr. Keary. He is most attentive, even enthusiastic, since his appointment, over three months ago. But you know that for over four months of the year we had no teacher and no regular school. And besides that, the accommodation provided and the supply of money granted for the purchase of school requisites are totally inadequate. The teacher will probably give details.

In the discharge of my duties, I have received every possible attention and assistance from the Warden and every other officer in the institution.

Number of convicts, under my care, remaining June 30th, 1883	38	
Number received during the year	23	
	—	61
Number discharged by expiration of sentence	3	
" " by pardon	1	
Exchanged to Roman Catholic Church—whites, 2; Chinese, 2; Indians, 1	5	
	—	9
Number remaining, 30th June, 1884		52

I have the honor to be, Sir,

Your obedient servant,

ROBERT JAMIESON,

Protestant Chaplain.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

No. 17.

REPORT OF THE CATHOLIC CHAPLAIN.

BRITISH COLUMBIA PENITENTIARY, 30th June, 1884.

SIR,—I have the honor to present you with my Annual Report for the fiscal year ended 30th of June, 1884.

It affords me pleasure to state that the health of the convicts has been good during the year. We have had no deaths since my last report, nor any case of serious illness. We have been anxiously expecting that some provision would be made in our prison accommodation, but although the summer is far advanced, no commencement has yet been made. The present building is crowded to excess everywhere, not even excepting the chapels. If a remedy be not applied very soon to this state of affairs, serious consequences to the health of the convicts must necessarily follow. Several are now crowded in single cells, and others kept in the city prison, there being no room for them in the Penitentiary. What then is to be done? There is only one remedy that can be effectually applied, namely, to erect a new and more commodious building and to convert the old edifice into an auxiliary one, which will be very useful for many purposes. The idea of patching up and adding new wings to the old one, if adopted, will be a very great mistake, and will eventually cost more than a new building. I have already informed you of the murderous attack made on one of our best guards by convict Barry, in May last, which was nearly becoming a serious mutiny. Such an affair would not occur if there were a sufficient number of guards, but situated as they are at present, not having anything like an adequate staff, their lives are very much exposed and at the mercy of these desperate men, who are continually watching an opportunity to escape, quite regardless of the sacrifice of human life. If, unfortunately, such a thing would occur, the Government would be responsible for the consequences. I also wish to state that our Penitentiary has hitherto been very much neglected. Every other similar institution under the Government has had regular visits from the Inspector, whereas we have had only one visit from him in six years, which was at the opening of the institution, in 1878. How then can good order, regularity and discipline be observed, when the officer whose special duty is to enforce it, is "not permitted to visit our Penitentiary?" Surely

there is something wrong here, which loudly demands a speedy remedy. There is no other officer that can be supposed to know the working of these institutions as well as the one who is, by virtue of his office, obliged to study the proper way of acting, not unfrequently under very difficult and trying circumstances.

I have lately paid several visits to the school. The attendance of white men is small, but the Indians and Chinamen make up for this; all of them seem most anxious to learn. I must also, in justice to our school teacher, say that he is attentive to the men and punctual in the fulfilment of the duties of his office.

Memorandum.

Average attendance at school	27	
Number of convicts, 30th of June, 1883	36	
Received during the year	12	
Exchanged from Protestant Church	5	
		53

Discharged.

By expiration of sentence	9	
" having sentence reduced from two to three years	1	
" pardon	2	
		12
Number remaining, 30th of June, 1884		41

I have the honor to be, Sir,

Your most obedient servant,

EDWARD M. J. HORRIS, O.M.I.,

Catholic Chaplain.

J. G. Moylan, Esq.,
Inspector of Penitentiaries.

No. 18.

REPORT OF THE SURGEON.

British Columbia Penitentiary, 1st July, 1884.

Sir,—I have the honor to report as follows, with regard to the health of the convicts and the sanitary condition of this institution, during the year ended 30th June, 1884,

Notwithstending the large increase in the number of convicts and the great crowding in the building caused thereby, the accompanying table shows a very satisfactory state of health. No disease of an epidemic character has occurred, and no death has taken place among the convicts. This result has been obtained only by great care and attention to cleanliness on the part of all those in charge of the convicts and the buildings.

The increase in the number of convicts causes great difficulty in providing work for them all. This is much to be regretted, as the enforced idleness of a convict necessarily militates against a good condition of body, both physically and mentally.

The work of building a new wing and hospital will, to a great extent, obviate this, as, no doubt, the convict labor will be availed of as fully as possible.

The increased accommodation is imperatively called for, and it is to be hoped that due and proper attention has been given to the plans for heating and the other

sanitary conditions of the new buildings. An increased and improved water supply will be required to make them complete.

I have to thank the Warden, the Steward and the other officers for their kind assistance in carrying out the duties of my department.

I have the honor to be, Sir,

Your obedient servant,

C. NEWLAND TREW, M.D.,

Surgeon.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

No. 19.

REPORT OF THE SCHOOLMASTER.

BRITISH COLUMBIA PENITENTIARY, 1st July, 1884.

SIR,—I have the honor to submit my first Report on the school. Having been appointed in March of this year, I can only speak from that time. The average daily attendance has been twenty-seven. The subjects taught have been reading, writing, spelling and arithmetic. The convicts, without one exception, pay the greatest attention to what they are taught, and show a decided progress. There are no copy-books in the school, there being no money available to purchase any, the grant for the school being too small to allow of doing so. The nationalities of the twenty-seven convicts are—whites, three; Indians, eleven; Chinese, thirteen. If the school could be carried on in a separate room, instead of being, as is now the case, mixed with the shaving gang every Friday and Saturday, more could be done. There are a number of convicts whom the Warden would allow to attend school, but there is no accommodation. The two Chaplains have visited the school and informed me that they were pleased with the progress the convicts were making. There have been 389 changes of books in the library during the year. The Warden has been very kind and given me much assistance in the school.

I have the honor to be, Sir,

Your obedient servant,

W. H. KEARY.

Schoolmaster.

J. G. MOYLAN, Esq.,
Inspector of Penitentiaries.

TO THE HONOURABLE THE HOUSE OF COMMONS OF CANADA, IN PARLIAMENT ASSEMBLED:

The Report of the Acting Librarian, on the state of the Library of Parliament, respectfully sheweth:—

At each of the two previous Sessions of Parliament a special grant of $1,000 was placed to the credit of the Library for the purchase of rare works on the North American continent. I am happy to be able to report that considerable additions have been made to this important section. Comparatively few works are now wanting in what may be called the *Bibliotheca Canadensis Vetustissima*, having relation to the discovery and early settlement of Canada. Hence our shelves offer a large number of works bearing on the history of the English colonies and plantations—their rise and progress, and, later on, their controversies with Great Britain previous to the Revolution; the wars of Independence and of 1812, and, returning to Canada, to the troubles of 1837-38, both in Upper and Lower Canada.

This special grant was made at a most appropriate time, for the prices of this particular class of books have of late increased largely. At a recent sale in New York 32 vols. of the *Relations des Jésuites* (*editio princeps*), brought over $3.500. I may here mention that the Library has been able to secure twenty-five of these precious components of our annals on much more favourable terms.

The American section of the Library now numbers 13,500 vols., of which 7,500 are Canadian.

During the years 1882 and 1883 the question whether the law books in the Library should be retained therein or transferred to the Supreme Court having been kept in suspense, but few purchases of law books were made. At its last Session, Parliament, however, decided that the law section should not be removed to the Supreme Court, and following that decision, I have endeavoured to bring up that section to its proper standard, by adding to it the latest editions of all law books recently issued.

It is a matter of regret to me that I have been unable, through the want of proper accommodation, to carry out, to its full extent, the resolution adopted by Parliament with regard to the organization in this Department of a section of Chartography. A considerable number of maps have been bought, but it has been found impossible to secure the necessary space to arrange and display them properly.

This want of room has been felt more or less in the different branches. The book cases around the House of Commons Reading Room, placed at our disposal by the Board of Public Works, have been filled to their utmost capacities, and it will be no easy task next year to shelve the new additions. It will, therefore, be necessary, in order to meet the requirements of the Library, to find more accommodation, and I beg leave to request respectfully that the rooms in the basement of the Library, now occupied by the Queen's Printer, be in future used for the purposes of this Department.

It has been proposed several times, within the last few years, to reorganize the Library and enlarge its scope and character. Referring to this matter, the Right Hon. Sir John A. Macdonald said, during the Session of 1883 (*Vide* official report Debates, April 16, 1883) when the report of the Library was under consideration: "Our Library is neither the one thing nor the other just now. It is not a British "Museum, or a Canadian Museum, or a National Library. * * * It is assumed, "from the number of the volumes, that it has the character of a National Library, "and yet it is commonly, and technically, merely a Parliamentary Library. Now, "our selection of books is far too great to be considered a Parliamentary "Library, which should be a collection of works to assist members of Parliament to "perform their duties intelligently—books of reference, books containing all the

"information necessary for legislators; that is the idea in England, where the "Parliamentary Library, which is used by the two Houses, the House of Peers and "the House of Commons, is one distinctly of reference. * * * * We "will have to face that subject very soon. * * * * Perhaps the "Library Committee will take up that question, because we ought really to have— "the Dominion of Canada ought to have—a National Library."

In view of the prospective change indicated in the above remarks of the Right Hon. Premier, and without wishing to anticipate the action of Parliament in this matter, I beg respectfully that some much needed changes be introduced in the internal economy of the Library, to pave the way for such reorganization of this Department as may be determined upon. It would be premature to lay before Parliament the details of the scheme, but I may, however, say that one of these changes should afford more time to the staff to obtain a knowledge of the works contained in the different sections entrusted to their care.

A list of donations received since last Session is annexed to this report, and also a list of Canadian works deposited under the Copyright Act.

The number of volumes in the Library last year was estimated at 107,500. Since then the number has increased to about 111,200.

The supplementary index to the Catalogue will be issued next week.

All which is respectfully submitted.

A. D. DeCELLES,
Acting Librarian.

LIBRARY OF PARLIAMENT,
29th January, 1885.

COPYRIGHTS DEPOSITED IN THE LIBRARY OF PARLIAMENT SINCE 17TH JANUARY, 1884.

2204. Sulte, Benjamin.—Histoire des Canadiens-Français, 1608-1880—28e livraison. Wilson & Cie., Montréal, 1883.

2205. Montreal City Business Directory (1884). Published semi-annually by David Lemay, Montreal, 1884.

2206. Reports of Cases adjudged in the Court of Chancery of Ontario, by Alexander Grant; 29th vol. Toronto. Rowsell & Hutchison, 1883.

2207. Reports of Cases decided in the Court of Common Pleas, by G. F. Harman—C. Robinson, Q. C., Editor; vol. 32. Rowsell & Hutchison, 1883.

2208-9-10. Examination Primer Series. 1. False Syntax, by Wm. McBride and others. 2. Topical History of England, by J. L. Hughes. 3. The Temperance Primer, by G. D. Platt. W. J. Gage & Co. publishers. Toronto, 1884.

2211. The Montreal Winter Carnival Programme, by A. B. Chaffee, jun. Montreal, 1884. *One sheet.*

2212. Eaton, F. H.—Elementary Practical Mathematics for High Schools. Truro, N. S. D. H. Smith & Co., publishers, 1883.

2213. "The Land where the Shamrock grows." Words and music by Agnes Burt, Montreal. J. L. Lamplough, 1883. 2 *sheets of music.*

2214. An Elementary English Grammar and Composition. Copp, Clarke & Co., Toronto, 1884.

2215. "Les Voltigeurs de la 32e "Lanciers," par E. Lavigne. Lavigne & Lajoie, Montréal, 1884. 2 *feuilles.*

2216. Almanach Canadien, religieux, historique et agricole, par J. A. Langlois. Québec, 1884.

2217. Maps for the Canadian Land Advertiser; maps of the County of Norfolk, of the County of Kent, of the County of York, and of the County of Simcoe. Published by W. J. Fenton & Co., Hamilton, 1884.

2218-19. ——————————————; maps of the County of Bruce, of the Counties of Lincoln and Welland and of the County of Wentworth. Published by W. J. Fenton & Co., Hamilton, 1884.

2220. Fraser, Rev. J.—Shanty, Forest and River Life in the Backwoods of Canada. John Lovell, Montreal, 1883.
2221. The Ice Palace for 1884, photographed by Geo. Chas. Arless, Montreal, 1884.
2222. Marchand, F. G.—Un Bonheur en attire un autre; Comédie. Montréal, 1883. *Bro.*
2223. Waghorne's Monthly Diary and Time Table, No. 1, January, 1884, Winnipeg, Man. P.
2224. Collins, J. E.—Sketch of the Life of Lord Lansdowne. Toronto. Rose Publishing Co., 1884, *with portrait.*
2225. McColl, Evan.—English Poetical Works; with a biographical sketch of the author, by A. Mackenzie, Inverness. Toronto. Hunter, Rose & Co., 1883.
2226. Réponses aux questions du programme du Baccalauréat sur l'histoire universelle. Montréal, 1884.
2227. Map of part of Manitoba, showing Judicial Districts, Counties and Municipalities, &c.; by Thos. A. Pope, Winnipeg, 1884.
2228. Maps of the Counties of Brant, Waterloo, Haldimand and Victoria, by W. W. J. Fenton & Co., Hamilton, Ont. *Four maps, mounted on linen.*
2229. "God bless our Family Royal;" grand national song, by G. R. King. Published by King & Co., Toronto, 1884.
2230. Sulte, Benj.—Histoire des Canadiens-Français, 1608-1680. 29e livraison. Wilson & Cie., Montréal, 1884.
2231. Frazee & Whiston—Commercial Magazine, by J. C. P. Frazee, Halifax, 1884.
2232. Provencher, l'abbé L.—De Québec à Jérusalem. Journal d'un pélérinage du Canada. Québec. C. Darveau, 1884.
2233. Rogers, Rev. D.—Shot and Shell for the Temperance Conflict. Toronto. Wm. Briggs, 1884.
2234-35. "Le secret d'une femme;" paroles de L. H. Fréchette; musique de Jéhin Prume. 2° "Le Souvenir," paroles de L. H. Fréchette; musique de Jéhin Prume. Ernest Lavigne, Montréal, 1884.
2236. The Annual Expense Book, by M. M. Fenwick. Published by C. R. Parish & Co., Toronto, 1884.
2237. "Winter Carnival" March, by C. A. Gregory. Published by J. L. Lamplough, Montreal, 1884.
2238. Montreal Winter Carnival—Official Programme, 1884; by M. E. Searl. Burland & Co, Montreal, 1884.
2239. "The British Volunteers;" grand national song; by G. R. King. King & Co., Montreal, 1884.
2240. The Settlers' Pocket Guide to Homesteads in the Canadian North-West, by John T. Moore, Toronto, 1884.
2241. The Manitoba Law Journal and Law Reports. Edited by John S. Ewart, Winnipeg. R. D. Richardson, publisher. 1884.
2242. Montreal Condensed Reports.—Décisions des Tribunaux de Montréal, 1854. 2e edit. Revised by Mr. Justice Murray. Montréal. A. Périard, 1884.
2243. Kehoe, J. James.—The Municipal Councillors' Handbook for Ontario. Stratford, Ont. Pratt & Tracy, 1884.
2244. Chapais, J. C.—Guide illustré du Syloculteur canadien, illustré de 126 gravures. Montréal. E. Sénécal, 1883.
2245. Sulte, Benjamin.—Histoire des Canadiens-Francais, 1608-1880. 30e livraison. Wilson & Cie., Montréal, 1883.
2246. The Bible—*a card*—by H. H. Dixon. 1884.
2247. Ontario Reports, vol. 7. Edited by Christopher Robinson. Rowsell & Hutchison, Toronto, 1883.
2248. Canadian Views. Published by the British American Bank Note Company. 1884.
2249. Dawson, S. E.—Handbook of the City of Montreal and its environs. Montreal. Dawson Bros., 1884. P.

2250. Proceedings and Transactions of the Royal Society of Canada, for the years 1882 and 1883. Vol. I. Montreal. Dawson Bros., 1883.
2251-53. Photographs of the Marquis and the Marchioness of Lansdowne.—*A.B.C.* Wm. Notman & Sons, Ottawa, 1884.
2254. Views of Ottawa; published by J. Hope & Co., Ottawa, 1884.
2255. "My Own Adored Love;" song written and composed by G. R. King. King & Co., publishers, Toronto, 1884.
2256. The General Rules and Orders of the Courts of Law and Equity of the Province of Ontario, with notes by G. S. Holmested. Vol. I, Chancery Orders. Toronto. Rowsell & Hutchison, 1884.
2257. Easter Card in the shape of a Cross, by Bessie de Blois.
2258. The Montreal Daily Star—Carnival number (1884). Published by Graham & Co., Montreal—*Folio*.
2259. Sulte, Benjamin. Histoire des Canadiens-Français, 1608-1880; 31e livraison. Wilson & Co., Montreal, 1884.
2260. Smith, Gust.—Le guide de l'organiste praticien. Montreal. A. J. Boucher, 1879.
2261. Farmers' and Classified Business Directory for the Counties of Essex, Kent and Lambton. Vol. 1. Ingersoll, 1884.
2262. Walmsley, J. H. A Treatise on the Causes, Symptoms and Cure of Catarrh. London, 1884. P.
2263. Reade, Chas.—The Picture—a novel. Dawson Bros., Montreal, 1884.
2264. Atlas of the City of Toronto and Suburbs, by Chas. E. Goad, C. E. Montreal, 1884.
2265. Bell, Chas N.—Our Northern Waters. Winnipeg, 1884. P.
2266. Perpetual Calendar of Addison Norman—*One sheet*. 1884.
2267. Queen Victoria.—More leaves from the journal of a life in the Highlands from 1862 to 1883. Hovey & Co.
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